A MULTIDISCIPLINARY APPROACH

TO GROWTH AND DEVELOPMENT

Dr. Renuka Ekanath Walunj

A Multidisciplinary Approach to Growth and Development

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A Multidisciplinary Approach to Growth and Development

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First Impression: January 2023

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ISBN : 978-81-959870-8-5

Rs. 650/- ($18)

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Published by:
Nex Gen Publications

PREFACE

Humans are getting exposed to the disruptive modern technologies in a rapidly changing world necessitating humanity's adaptations. Such adaptations are a result of complete transformation in the way we live! Academicians, for being major stakeholders in developing matured society must discharge their responsibilities in their own way to harness such transformant trends.

This compilation is an earnest effort to trigger the thought process of innovative thinking amongst readers towards latest trends in selected areas to make the reading interesting. As a consequence, the reader will be able to position himself / herself toward making worthy contributions in their respective areas of specialization. The papers chosen are drawn from the fields of literature, digital banking, economic analysis, social media, National Education Policy (NEP), Solar appliances etc.

ACKNOWLEDGEMENT

I feel honoured to bring out this compilation of edited volume, "**Multidisciplinary Approach to Growth and Development**"

I would like to thank **Dr. Magan P. Ghatule, Principal of Sinhgad College of Science, Ambegaon, Pune**. I offer my sincere thanks to **Dr. Sangeeta S. Shinde, Vice Principal, Sarhad College of Arts, Commerce and Science** who always extends all the possible help and assistance for my study.

I offer my pensive sincere thanks to all contributors, whose papers have been added in this book, their dedication and hard work served the purpose of the book publication and made this book knowledgeable.

Lastly, I am obliged to **Mr. Arvind Kumar of Nex Gen Publications** for publishing this book.

Without the active involvement and support of all those mentioned above, this volume would not have been possible. Thanks to one and all.

Dr. Renuka Ekanath Walunj

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THE ROLE OF EMOTIONS IN ECONOMIC DECISION MAKING: A MULTIDISCIPLINARY APPROACH

Dr. Sangeeta Shashikant Shinde

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ABSTRACT

Decisions are made in accordance with classical and neoclassical economics using data and cost-benefit analysis. Because psychological factors are also involved, the decision-making process is actually considerably more intricate than previously thought. How people make decisions is a topic studied by academics from many disciplines, including psychology, sociology, economics, philosophy, and neuroscience. Ideas for making decisions are distinctive and common in many different fields. Through this paper researcher try to understand the role different subject while making financial decisions.

The study tries to articulate and explain the linkages between economics, psychology, and neuroscience by looking at how emotions influence economic decision-making. Both behavioural economics and neuro economics examine the psychological factors that influence consumer and business decision-making. According to research in behavioural economics, psychology, and neuro economics, emotions play a big part in the process of making economic decisions.

Keyword: Emotion, Decision Making, Psychology, Economics

INTRODUCTION

The classical, neoclassical, or even Keynesian theories did not openly acknowledge the significance of emotions in mainstream economics. The concept of emotion is broad and multifaceted, greatly dependent on the mental states of individuals, the setting, time, and context of the enquiry. As a result, it is not unexpected that a quantitative field of study like economics does not go farther into emotions to establish a connection with consumer or producer behaviour. Yet, feelings have always had a strong influence on how economic decisions are made.

The most fundamental principle of "Utility," for instance, is described as the ability of a good or service to meet a need and can be measured or rated in an ordinal sequence.

Prior to the advent of behavioural economics, the only loose connection that emotions may be observed to have with the microeconomic framework was in the concept of Utility. Emotions (such as pleasure, prestige, or the demonstration effect) are acting beneath the choice to buy inherently. For the first time, a thorough analysis of the function of emotions in economic decisions was attributed to behavioural economics.

The classical and neoclassical economic literature simplifies and mathematizes the concepts of choice behaviour and decision-making. Economics has begun to place a growing emphasis on subjectivity and the existence of psychological elements in human behaviour in recent decades. Psychology also concentrated on how people behave in economic settings. Behavioural economics is a brand-new discipline that looks into the psychological underpinnings of people's economic behaviour. The integration of psychological concepts and data into the theory of economic behaviour is a shared goal of economists and psychologists.

Experimental economics is a different branch of economics that applies psychology techniques to economic experiments. Neuroscientific tools for studying brain activity have recently been used by behavioural economists, psychologists, and neuroscientists to better understand economic behaviour, such as decision-making and choice-making. Neuro economics is the result of the interaction between these sciences.

Using evidence from behavioural economics and neuro economics based on a literature analysis, the purpose of this paper is to show and explain the significance of psychological elements and emotions in economic decision making.

Behavioural economics and decision making

Behavioural economics is a branch of economics who study the psychology aspect of human behaviour that examines how and why people make irrational judgements.

Bounded rationality, an architecture of options, cognitive biases, and herd mentality all have an impact on behaviour economics.

Framing, heuristics, loss aversion, and the sunk-cost fallacy are just a few of the many concepts that shape behaviour economics.

Businesses utilise data from behavioural economics to set their product prices, create their advertising campaigns, and design their packaging.

Behavioural economics is a key component of limited-time drinks from Starbucks, Amazon's Lightning Deals, and "buy one, get one" specials.

The study of behavioural economics, which combines psychological and economic principles, can shed light on why people don't always act in their own best interests. According to behavioural economics, actual people do not behave in that way. Individuals have poor cognitive skills and a significant lot of difficulty controlling their behaviour. Individuals frequently make decisions that are only partially influenced by their own preferences (happiness).

They frequently take the option that would make them feel the happiest now at the expense of their long-term happiness, such as abusing drugs or binge eating. Nobel laureates Herbert Simon (1978), Daniel Kahneman (2002, Illusion of Validity, Anchoring Bias), Gary Becker (1992, Motives, Consumer Mistakes), and George Akerlof (1992, Bounded Rationality) are notable figures in the field of behavioural economics (procrastination; 2001)

Behavioural economics studies a variety of seemingly obvious but unacknowledged consumer behaviour trends, including the bandwagon effect, which encourages people to purchase items that are of no use to them.

Just because it appears to have worth to others doesn't mean it does to him. Heuristics, purchases made on the stock and bond markets, and the prisoners' dilemma explored under game theory are all instances of the inherently important role that emotions play in making economic decisions. It's fascinating to observe that behavioural economics actually examines a wide range of actual consumer behaviour patterns and demonstrates that, more often than not, people act irrationally, and the cause of this can be linked to some of the underlying concepts.

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Among them are

* People fail to carry out their intentions, leading to an action-goal gap.
* When faced with too many options, people experience "decision paralysis," which results in them making nothing at all.
* Availability bias is the tendency for people to prefer the most recent option that was available rather than considering all other options.
* Disposition effect: People frequently keep losing investments longer than they ought to.
* Humans tend to place an excessive amount of value on their possessions, or the endowment effect.
* Goal gradient theory: As a goal is approaching, people tend to work harder
* Herding - Individuals often follow suit with what their peers are doing (demonstration effect)
* Mental accounting: Depending on where money is coming from and going, different categories are used by different people.
* Loss aversion: People work more diligently to prevent losses than to generate profits.
* Lack of consideration for opportunity costs: People typically overlook what they are giving up as a result of their choices.

These are only a few of the ideas that help to explain why, despite the rationality assumption, a person could not always be selecting the optimal option.

CONCLUSION

Emotions, which are psychological components, play a significant and influencing part in the decision-making process. It is crucial to monitor and research these emotional consequences, as well as the linkages between emotional and cognitive decision-making, in order to gain a greater knowledge of the total decision-making process.

In order to highlight the relevance and significance of emotions in the decision-making process, the study provided an outline of psychological aspects in economic behaviour and economic decision-making.

The need to incorporate a clear, unambiguous role for all emotions in economic decision-making is immense, complex, and a monumental task, but changes in consumer behaviour patterns in the purchase of all goods and services have suggested a more comprehensive approach to studying economic decision-making by including the role of emotions. This is made even more important by the fact that not only are customer buying habits changing, but sales and marketing are also undergoing radical changes.

The paper's conclusion is that emotions can be instructive for the decision maker as well as playing a role in the decision-making process.

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INTERDISCIPLINARY EDUCATION IN THE PERSPECTIVE OF NEP 2020

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ABSTRACT

Interdisciplinary Education is the backbone of National Education Policy (NEP)-2020 that Government of India is going to implement in the coming months. Interdisciplinary education is effective for multiple disciplines to acquire a deep and thorough understanding of multifaceted problems, considering their contribution to understanding, and then integrating these ideas into a more comprehensive, and confidently logical, structure of interdisciplinary education policy.

Keywords: Interdisciplinary, National Education Policy, Government

INTRODUCTION

The National Education Policy (NEP) was created by the Government of India to make the important development for the education sector of the country.

This policy is a restructuring of a 10+2 of the school curriculum with a 5+3+3+4, which indicates there are four development stages in the system.

1. Foundational Stage Class 1 or 2
2. Preparatory Stage Class 3 to 5
3. Middle Stage Class 6 to 8
4. the Secondary Stage Class 9-12

There are many other reforms to be made in the undergraduate courses making them multidisciplinary, versatile, and more integrated for the students with multiple entries and exit options, which means, students have choice to exit any point from their studies and again join back and resume their studies from where they left.

“And the course would be of 3-4 years wherein for the completion of one year course students would be given certificate, for two years advanced diploma, for three years’ bachelor’s degree, and four years degree with research.

 ISBN: 978-81-959870-8-5

A new National Curriculum Framework will be expressed by the National Council for Teacher Education (NCTE) after the formal discussion with NCERT. For doing Ph.D. master's degree is required.

For those who do the UG degrees for three years have to pursue two years master's degree? For the master level, students who complete the four years of UG courses would have the option of doing a one-year master's degree.

The Union Cabinet has approved the new National Education Policy 2020 with an aim to make interdisciplinary Indian education system – from the school to the college level.

Purpose of Interdisciplinary Education System:

In this competitive era everything is going to change very rapidly, education system is not exception to this. To cope up with the changes it is important to do change in education policy. Main purpose of interdisciplinary education system is as below.

1. Making India global Knowledge superpower.
2. Flexibility in education
3. To give multidisciplinary education
4. Making public education strong
5. Inculcating Ethical value
6. Exposure to critical thinking
7. Use of ICT technology
8. Focus on vocational courses and adult education.

Due to Covid-19 pandemic use of ICT tool, Digital technology has been strengthened. Education always contributes to the development of human resource of every society. To implement entire new education policy, surely it will take one or two decades. As India is a diversified country with multiple cultures, languages, religions, and people belonging to different classes makes this topic debatable as not everybody has access to the required factors this new plan demands. Although NEP is not necessarily permanent, it is just a wide vision with many complications. And according to the current government, the policy will undergo necessary modification.

Interdisciplinary Education:

Interdisciplinary teaching and learning mean students combine learning from multiple disciplines to come up with new ways to think about issues and solve problems.

According to renowned author interdisciplinary education means:

"Authors like Lisa Lattuca point out that interdisciplinary is the natural ability to make knowledgeable connections in learning2."

"A Julie Thompson Klein further note that interdisciplinary is the connection of ideas that develops answers to complex questions., Fink describes a concept for interdisciplinary by providing a taxonomy of significant learning3."

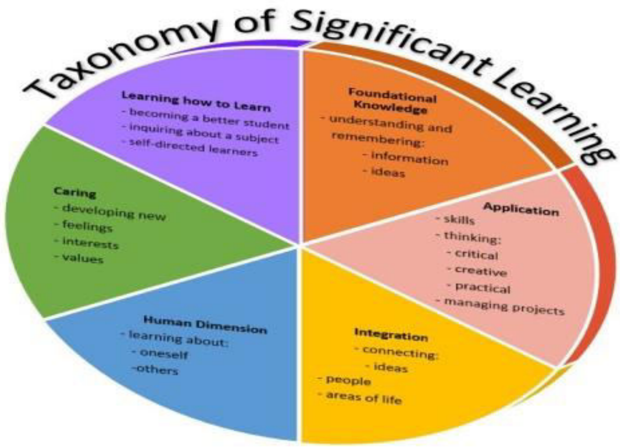

Figure 1: Taxonomy of Significant Learning. In Fink, L. D. (2003).

- Interconnection with previous knowledge.
- Help student to identify complex problem.
- Develop modern view of knowledge.
- Use of multidisciplinary skills.

In concurrence with Fink's Taxonomy, these multiple perspectives guide to reliable learning, particularly in a post-secondary setting. For example, a teacher or a student needs to be aware of the many different domains involved in a case, such as developing a complete appreciative of every side of the situation. Educators also need to spotlight on these universal ideas to expand their understanding of how teaching can be effective through the application of various cognitive and social-human dimensions.

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Current education system is rigid and strict on the disciplines and students do not have freedom to shift from one discipline to another which is not good for this fast-growing era. For example, arts and science stream students have no freedom to move say from arts to science or most specifically from non-medical to medical. These educational approaches reflect that a standard curriculum have become too segregated along disciplinary lines.

Let’s understand the integration approach in today’s era.

The concept of Interdisciplinary learning is not new to the world, our early Universities like Takshashila, Nalanda our ancient vedas, upnishedas had presented the multidisciplinary approach of teaching-learning and ancient Indian literary work such as Banabhatta’s Kadambari which described a good education system as knowledge of different Kalaas or arts. Among these different kalaas were not only subjects such as singing and painting, but also ‘scientific fields’ such as chemistry and mathematics, ‘vocational fields’ such as carpentry and cloth-making, ‘professional fields’ such as medicine and engineering, ‘soft-skills such as intercommunication, intercommunication, discussion, group discussion and debate.

In this modern era, there is a need to inculcate new interdisciplinary education policy and introduce more integrative approach where students can able to choose different subjects out of their core subject. For holistic development universities are adopting critical thinking, empathy, digital learning, use of artificial intelligent, Use of advanced ICT tools, use of internet of things, written and oral communication skills, teamwork and ability to apply skill and knowledge in the real world are very important characteristics that every student must pusses in this modern era.

Cognitive Skills Acquire by interdisciplinary learning

This is most important skill that every student must pusses. To compete in this modern era where change is constant and everything is changing very rapidly, to sustainable development it is important to have cognitive skills which include critical thinking, analyzing ethical concern, recognize biases and embracing ambiguity.

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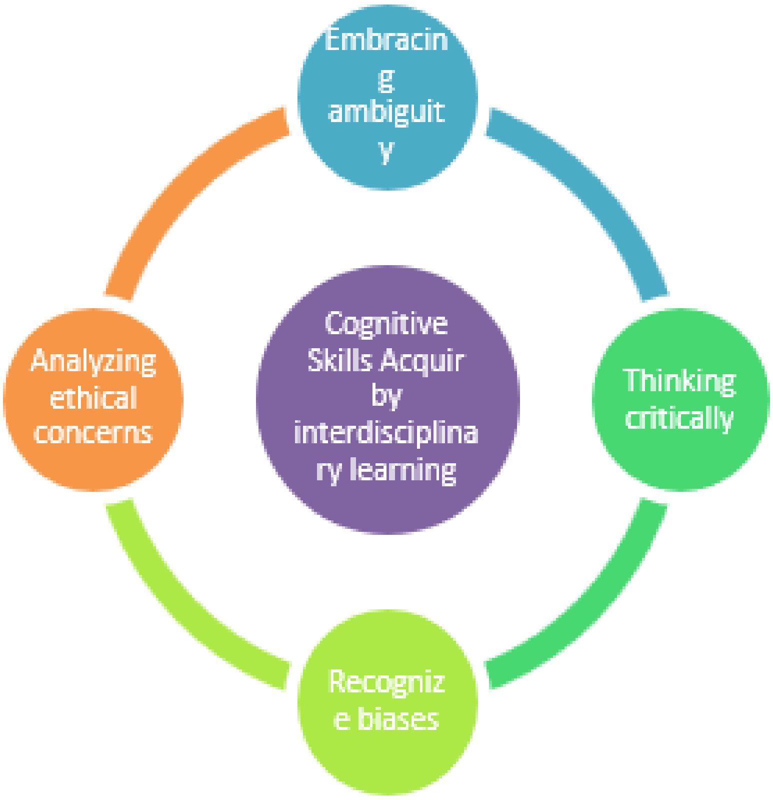


Fig. 1.1 Cognitive skills self prepared

1. Cognitive Skills Acquire by interdisciplinary learning

- **Embracing ambiguity:**

This is very rare capability, having ambiguity means open to more than one interpretation, when lack of clarity about the future people tends to avoid uncertainty or fear. Hence it is very important to develop ambiguity

- **Thinking Critically**:

It is intellectual disciplined process of evaluation, observation, communication, and experience, reflection, analyzing, applying, and conceptualizing, this capability work as a guide to take write decision at a write time.

- **Recognize Biases:**

Due to cross culture, it is very difficult to understand belief, values, ethics, of other people, cognitive skills improve to recognize biases, for global manager it is most important to acquire global skill which is possible by understanding cross culture.

- **Analyzing Ethical Concerns**

In decision making process while recognizing issues, identifying problems, considering relevant facts, laws, principles, analyzing possible courses of action while implementing solutions it is necessary to analyze ethical issues, which is developed by cognitive skills.

Cognitive skills help students to learn things very fast and apply their own creativity and knowledge whenever necessary.

Interdisciplinary approach helps to build structural knowledge; it means students form their own ideas and solutions to analyze any problem.

Level of Knowledge Students Required in Modern Age

Interdisciplinary learning improves student's skill to face any unexpected situation. It also improves their decision making and risk management skills, which is important to face problems associated with current scenario.

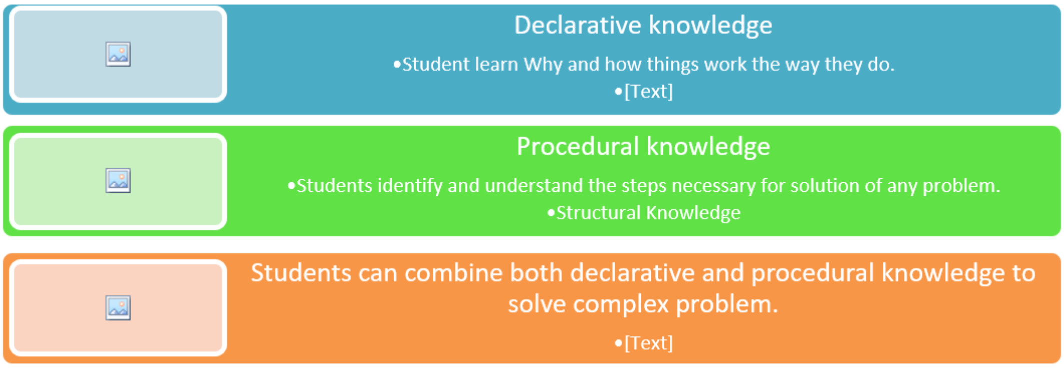


Fig: 1.2 Traits acquired due to interdisciplinary approach

1. Declarative Knowledge:

It refers to facts and information about any topic. Declarative knowledge focuses on what rather than how or why.

2. Procedural Knowledge:

Students can combine both declarative and procedural knowledge to solve complex problem.

It refers to the knowledge of how to perform a specific task or skill; it is considered knowledge related to methods, procedures or operation of equipment.

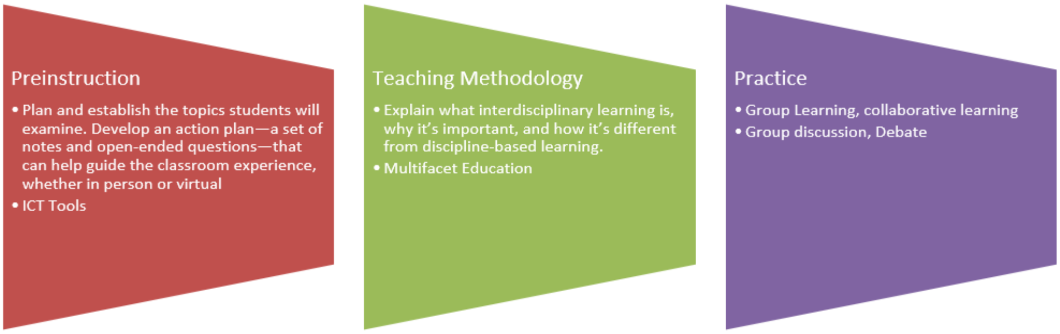
Interdisciplinary approaches provide ethical approach to students learning by enabling students to express their thoughts and beliefs.

Implementation of Interdisciplinary approach

Approximately steps to implement interdisciplinary approach as per new education policy 2020

- **Reinstruction**

Plan and establish the topics students will examine. Develop an action plan—a set of notes and open-ended questions—that can help guide the classroom experience, whether in person or virtual.



- **Teaching Methodology**

Explain what interdisciplinary learning is, why it's important, and how it's different from discipline-based learning.

- **Practice**

Group Learning, collaborative learning

In this approach, teachers collaborate to invent more effective means of teaching by associating the subjects and activities of a school and college subject in the curriculum with other subjects. The benefits of using an interdisciplinary approach in education system it can potentially sharpen students various skills' understanding of various subjects, thereby enabling them to become well-supported, creative and better learners.

CONCLUSION:

Interdisciplinary study empowers students as thinkers, collaborators, decision maker, leader and problem-solvers, in high school, college and in the world at large. In the fast-changing face of globalization, our perceptions and understanding of what constitutes education are also changing. The new modern approaches and techniques are slowly inculcation in the education system through interdisciplinary education to cope up with present scenario.

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THE ARTIFICIAL INTELLIGENCE DISTRIBUTION STRATEGY TOWARDS SOLAR APPLIANCES IN INDIA.

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ABSTRACT

Today solar appliances is the need of the globe. India is taking different initiatives and growing in the renewable energy systems with specific to solar. We have been using the different traditional ways of supply chain logistics which are quite popular in India. As we are going ahead digitally and technologically we should adapt the new Artificial intelligence as a part of distribution strategy to reduce the time, cost and energy. The system will help to achieve the objective of the international energy agency i.e. more than 100 GW by 2035.

The AI will not only help to reduce the cost but it will also help marketing functions to achievethe market share. The influence of AI in solar distribution strategies in India is multifaceted and far-reaching, and is helping to drive innovation and improve access to renewable energy for millions of people across the country

Keywords: Solar Appliances, Artificial Intelligence, Marketing, Supply chain logistics, Traditional and Modern Distribution strategies.

Solar appliances are becoming increasingly popular in India due to the country's growing focus on renewable energy and sustainable development. However, the distribution of these appliances has traditionally been done through a network of small, local retailers, making it difficult to reach a large audience. In recent years, modern distribution strategies have been introduced, offering a more efficient and effective way to distribute solar appliances across thecountry.

According to a report by the International Energy Agency, solar energy is set to become the largest source of electricity generation by 2035, with India being a key market. In India, the adoption of solar energy is on the rise, with the country aiming to install 100 GW of solar energy capacity by 2022.

The traditional distribution strategy in India for solar appliances has relied on a network of small retailers and dealerships. These retailers are typically located in small towns and villages and sell a range of products, including solar appliances. While this distribution model has been successful in reaching remote areas, it has several limitations. For one, the small retailers lack the resources and infrastructure to market and distribute solar appliances on a large scale. Additionally, customers often lack information about the latest technologies and products, and therefore may not be aware of the benefits of solar appliances. Currently, the traditional distribution strategy for solar appliances dominates the market, with small retailers and dealerships accounting for around 70% of sales. However, modern distribution strategies, including organized retail chains and e-commerce platforms, have been growing rapidly in recent years, accounting for around 30% of sales.

On the other hand, modern distribution strategies have emerged as a more effective way to distribute solar appliances in India. These strategies involve large, organized retail chains that have the resources and infrastructure to market and distribute solar appliances on a large scale. Modern distribution channels such as e-commerce platforms and direct-to-consumer models have also gained popularity in recent years, providing consumers with greater access to a wider range of products. The benefits of modern distribution strategies have been demonstrated by the success of companies such as Tata Power Solar, which has leveraged e-commerce platforms to reach a wider audience and increase sales. According to the company, e-commerce platforms have contributed to a 40% increase in sales over the last year.

The benefits of modern distribution strategies are many. For one, these strategies allow for better marketing and promotion of solar appliances, making them more visible and accessible to customers. They also offer a wider range of products and services, including installation and maintenance, which can increase customer satisfaction and drive sales. Moreover, modern distribution strategies can leverage technology to provide customers with a better shopping experience, including online reviews, product comparisons, and customer service. While modern distribution strategies offer significant benefits, traditional distribution channels are still relevant in many parts of

 ISBN: 978-81-959870-8-5

India. For example, small retailers are often the only option for customers living in remote areas where modern distribution channels have yet to reach. Moreover, many customers prefer to buy from local retailers who they trust and have an established relationship.

Artificial intelligence (AI) is playing an increasingly significant role in the distribution of solar appliances in India, as companies leverage AI-powered technologies to improve marketing, sales, and customer service.

For example, e-commerce platforms that sell solar appliances are increasingly using AI-powered recommendation engines to suggest products to customers based on their browsing history, purchase history, and other relevant factors. This not only helps customers find the products they need more quickly and easily, but also helps retailers increase sales and customer loyalty.AI is also being used to improve the accuracy and effectiveness of marketing campaigns. By analyzing customer data, including demographics, interests, and purchase history, retailers can create highly targeted marketing campaigns that are more likely to resonate with their target audience.

In addition, AI-powered Chabot's are becoming increasingly common on e-commerce platforms and websites, providing customers with a convenient way to get answers to their questions and resolve issues. These Chabot's are able to quickly and accurately respond to customer inquiries, improving customer satisfaction and reducing the workload for customer service teams. Moreover, AI is being used to optimize the distribution and supply chain of solar appliances. By analyzing data on inventory levels, sales trends, and customer demand, companies can better predict which products will be in high demand and adjust their inventory accordingly. This can help reduce waste and improve efficiency, ultimately leading to lower costs and higher profits.

AI is playing a significant role in the distribution of solar appliances in India, helping companies to improve marketing, sales, customer service, and supply chain optimization. As AI technology continues to evolve, it is likely that its role in the solar appliance industry will continue to grow, helping to drive innovation and improve access to renewable energy for millions of people in India and beyond. The influence of AI in solar distribution strategies in India is significant and widespread, and is

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transforming the way solar appliances are marketed, sold, and distributed across the country.

One key area where AI is having an impact is in improving the efficiency and effectiveness ofmarketing campaigns. With the help of AI-powered algorithms, retailers can analyses vast amounts of customer data, including demographic information, purchase history, and browsing behavior, to identify trends and patterns. This enables them to create highly targeted marketing campaigns that are more likely to resonate with their target audience, leading to increased sales and customer loyalty.

Another way AI is influencing solar distribution strategies is by improving the customer experience. AI-powered Chabot's and virtual assistants are becoming increasingly common on e-commerce platforms, providing customers with a convenient way to get answers to their questions and resolve issues. By quickly and accurately responding to customer inquiries, these Chabot's can improve customer satisfaction and reduce the workload for customer service teams.

AI is also being used to optimize the distribution and supply chain of solar appliances. By analyzing data on inventory levels, sales trends, and customer demand, retailers can better predict which products will be in high demand and adjust their inventory accordingly. This can help reduce waste and improve efficiency, ultimately leading to lower costs and higher profits.

Moreover, AI is playing a key role in improving the quality and performance of solar appliances. By leveraging AI-powered technologies, manufacturers can improve the design and functionality of solar appliances, making them more efficient, reliable, and cost-effective. This not only benefits customers, but also helps to advance the state of solar technology and promoteits adoption across the country.

The influence of AI in solar distribution strategies in India is multifaceted and far-reaching, and is helping to drive innovation and improve access to renewable energy for millions of people across the country. As AI technology continues to evolve, it is likely that its impact onthe solar appliance industry will continue to grow, helping to create a more sustainable and prosperous future for India and the world

The distribution of solar appliances in India has undergone significant changes in recent years. While traditional distribution channels still play an important role, modern distribution strategies offer a more efficient and effective way to reach a larger audience. As solar technology continues to evolve and become more accessible, the distribution of solar appliances is likely to continue evolving to meet the changing needs of Indian consumers. Despite the growth of modern distribution strategies, traditional distribution channels still playan important role in reaching customers in remote areas. According to a report by the Councilon Energy, Environment and Water, around 70% of rural households in India still lack access to electricity, making solar appliances a crucial source of energy for these communities.

In conclusion, while traditional distribution channels dominate the market for solar appliances in India, modern distribution strategies are rapidly gaining ground. As the adoption of solar energy continues to grow in India, both traditional and modern distribution channels are likely to play a key role in reaching a wider audience and meeting the country's ambitious solar energytargets.

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ISBN: 978-81-959870-8-5

CHALLENGES FACED BY BACHELOR LEVEL STUDENTS IN ONLINE CLASSES DURING COVID-19

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ABSTRACT

This paper tries to explore challenges faced by students in online learning during covid-19. The online learning is practiced in virtual classes. Bachelor students of Kailali Multiple Campus were interviewed to get the required data who studied in online classes. The interview guidelines were used as in the form of tool to elicit the information. Similarly, the data were recorded on the audio recorder, and I also noted down the responses of the students in the diary. The recorded data were transcribed manually to derive the themes. For the validation of the data, the recorded data and notes written on the diary were cross checked. Students told that had the difficulty of taking classes due to the lack of advanced and regular type of internet service. There was sudden power cut during classes. Teachers also did not have the proper knowledge of taking classes through the software. Students themselves did not have ideas of joining classes. They, in the remote areas, did not have the access of the Wi-Fi and the internet facility. Online classes become difficult if they are not managed with the facility of requirements. They cannot be effective when they are conducted haphazardly.

Keywords: Challenges, bachelor level students, online learning, the internet, Covid-19

INTRODUCTION

Educational setting is full of activities in the academic arena. Online classes are run with the help of applying ICT means. They became the significant ways of getting education. Similarly, in the time of the covid-19 pandemic, they were used to maintain the ways of education. There was an effect of the pandemic in human beings. Different sides of life were affected by the pandemic. Educational side of human life could not be way from it. The academic institutions were closed entirely in Nepal (Jora, 2079). Kailali Multiple Campus also conducted the online classes due to the effect of the pandemic. There was a frightening condition of it. Students' learning interests got disturbed because of the problematic situation. The situation compelled the institutions for continuing the academic activities. Owing to the critical condition, online classes were initiated in Nepal. They Almanhasees, Mohsen and Amin (2021) add that the world has seen the most extensive educational systems disruption in history in more than 190 countries worldwide. The online learning was introduced in teaching learning field to manage the problem of education. As a result, students have to be engaged in online classes. They have to be familiar in educational waves of virtual classes. Therefore, I got motivation to study the challenges faced by students in online classes.

Covid-19 created foundations of the online classes at Kailali Multiple Campus then. As they were managed virtual classes by the campus, I tried to explore the difficulties faced by students in online classes. Students, at Kailali Multiple Campus, come from hilly areas, mountainous regions and terai. Kailali Multiple Campus is an educational hub in which students come from nine districts of Sudurpaschim Province and some parts of Karnali and Lumbini province. The campus conducted online classes from Microsoft teams for bachelor and master level students. While attending classes from the virtual way, students had different nuisances. The campus started the online classes, but faced had several conditions for taking classes virtually. The students had the fear of the disease in one side, and they had the tension of taking class from the virtual wave. Teachers coped with the harsh condition and the students faced same context as well. Students viewed their valuable ideas in association with the hazards they got in online learning and waves. Technology has changed the teaching learning activities. In particular, virtual classes have reduced the distance of the teaching learning endeavor. Anyway, students have realized the catharsis of internet and electrical related aspects. In doing so, many advances in educational technology in the last few decades and the same proved to be immensely useful during this pandemic (Chatterjee & Chakraborty, 2020; Dhawan, 2020). The cloud networking has made the teaching learning matters easier.

In online classes, students and teachers work in the interactive way in virtual connection. Teachers link students in the wings of learning. Teachers provided classes to students and managed students' learning. During lockdown, people had the compulsion for maintaining social distance with aim of protecting people from the corona virus. People had the trembling fear of the virus and its spreading. There was a sever effect of the lock down in the education sector. In connection with this, Alvarez-Risco et al. (2021) argue that universities and academic institutions have been forced for the mechanism of implementing online classes. That is why this paper attempts to draw out the problems that students got while taking online classes. Convincingly, Kailali Multiple Campus tried to teach students through online waves. When the campus conducted classes, a large number of students deprived of taking classes. Behind this, many reasons played crucial roles in taking classes. Very few students were only able to be in the access of online classes. They had different troubles, for example untimely cut of network, to students. In this way, this study highlights the troubles students coped with in terms of learning. The trend of online classes had challenged in two diverse ways at that time. The first was students should have the access of smart cell phone or other devices. Another was they must have the data pack of the internet which was very costly then.

Knowledge is delivered in different ways. The relation between online classes and online learning is very crucial. Here, in this study, I talk about them in connection with challenges that students have faced while attending classes. Students of Kailali Multiple Campus were provided online classes during the time of corona virus. They had the crises of internet and electricity. I talk about online classes and challenges. In the same line, views of students regarding the troubles they faced are talked in this section. Students got classes from their rooms or houses when there was a pick hour of covid-19. In general, physical classes are the pivotal settings of education. Students go to classes, study the contents designed syllabuses accordingly, and involve in the activities facilitated by teachers.

METHODS AND PROCEDURES

This is a qualitative study. Linking with this, Bogdan and Biklen (2006) pinpointed characteristics of qualitative research as collecting words as data, analyzing data inductively, being concerned with the process, and obtaining meaning from participants. The study is based on interpretative paradigm. The study is framed on the basis of phenomenological research. A phenomenological research design studies the issue in a

 ISBN: 978-81-959870-8-5

lived way. The people or events are studied in a rigorous way. The life, livings, and realizations are understood comprehensively in it. The phenomenon was tried to be comprehended wisely. Phenomenology is related to the study of experience from the perspective of the individual, 'bracketing' taken-for-granted assumptions and usual ways of perceiving. Phenomenology embodies the day to day living of people trying to study obvious things and trace out lived experiences. Christensen, Johnson,and Turner (2010) believe that the primary objective of a phenomenology study is "to explicate the meaning, structure, and essence of the lived experiences of a person, or a group of people, around a specific phenomenon" (p. 1719). The phenomenon is tried to be understood in a depth way. The classroom endeavors were changed into online classes because of the covid-19. The real feelings of students are tried to be understood in terms of the difficulties they faced in the time of the lock down. The students who took online classes expressed their views connecting the challenges they had in them. The challenges, in true sense, were attempted to be as the part of teaching learning aspects of the class.

The purposive sampling was used in this study. The four students from bachelor level of Kailali Multiple Campus were selected purposively. The interview was the main tool for collecting data. Similarly, the interview guidelines were used in the interview. The responses of students were recorded on the audio-recorder. I also noted down them in my diary. The students were Kamal Joshi, Hemant Chaudhary, Gita K. C., and Niraj B. K. Their names are given codes in the study for ethical consideration. The students were only bachelor level students. Likewise, the population was selected from Kailali Multiple Campus. The students were told the purpose of the study and requested to tell their real challenges in online classes which they had during covid-19. The interview was only the tool used in this study. Observation of the class could not be done for further understanding the students' challenges. The data were analyzed manually. The themes were derived on the basis of the transcription. Vignettes are connected to the presentation of the theme and interpretation of the data. Thus, themes are again put under different sub themes as the integrated parts of this section.

RESULTS AND DISCUSSION

This section deals with results and discussion. Results and discussion are formatted on the foundation of data collected. They are based on the collected data. The collected data are analyzed and interpreted over here. In the same token, the views of students are tried to trace out under the different themes. The views are taken on the basis of challenges that students encountered in online classes. The analytical part has determined the interpretation. In the same section, the data were analyzed and discussed. The results part presents the rough data and there is given the discussion as in the form of themes. In the same side, perspectives of students of Kailali Multiple Campus have been talked here. Students have expressed that online classes were problematic and the knowledge and information required for taking them is a perquisite. Results and discussion are managed in the following portion.

Data Analysis and Interpretation

The data were analyzed on the basis of results, i.e. I analyzed the data that I collected as the perspectives of students. The vignettes and verbatim that I recorded on the diary and audio recordings were studied as per the requirement of the study. I derived the information from the students by interviewing. I analyzed the perspectives of students of Kailali Multiple Campus on online classes during the covid-19. The students were interviewed personally in a separate place. Their challenges were analyzed deeply and themes were tried to be derived manually. The themes were taken out by transcribing them. The themes are related to challenges that occur in the learning of students in the schooling.

Challenges Faced by Students in Online Classes

Online classes were managed by Kailali Multiple Campus when there was fear the pandemic covid-19. They were applied to somehow continue the educational mainstream in the continuum. They were organized to compensate the gap of lock down in academic institutions. People do not have the access of all the amenities need in education. At Kailali Multiple Campus, the online classes were managed. Students dealt with different problems in online learning. They did not have the quality access of the

Wi-Fi and the data package. Students did not have the technical knowledge of joining and taking classes in online programs.

In general, in Sudurpaschim province, people in nook and corners do not have interests to acquire knowledge by crossing the rivers, up and down hills and streams. Parents have difficulty for sending their children in schools or academic institutions due to geographical difficulties. Because of distance and remoteness of different locations, children cannot complete their education and drop out untimely. In the educational setting, students have different types of difficulties in learning. In the difficult situations, students have difficulties to attend the classes in person. The technology based teaching learning practice has benefitted students ((Gyamerah, 2020). The e-learning environment cannot be sufficed for all students all the time. Chaudhary (2021) argue that running classes online requires evocative planning and preparation from all parts of the education systems for better goal meeting.

Physical classes are organized in different areas in accordance with the settlements of places. In such cases, online classes can be alternatives for classes. But, these classes cannot be effective and in access of people because of the network system, its distribution and management. What's more, the facility of electricity is not regular and there is power cut untimely and unexpectedly. That is to say, online classes do not maintain the need of learning for students and teach them for teachers. Students were interviewed in this study and their views are the central ingredients of this study.

Online classes cannot keep going for students in different locations along with the connectivity of internet and electricity. In the conduct and wave of getting education through it, online learning became a complicated phenomenon during the period of covid-19 in general, and students of KMC coped with diverse sorts of nuisances. In light of this, students took online classes from different cocoons of Sudurpaschim Province. Students could not attend regular classes and get the learning items in virtual kind of learning. They were disturbed psychologically and educationally. Moreover, they could not ask questions and interact with their teachers in the respective classes because of advanced type of internet and Wi-Fi amenity. Due to geological remoteness, students faced uncomfortable circumstances. I got the perspectives of students from four different faculties of the campus by interviewing them. They said that they themselves faced difficulties and heard about their friends in online learning. I present the beliefs of students as illustrations in the part below.

The difficulties of using the devices and software. S1 perceived online learning as a major hurdle in the context of Nepalese teachers and students. He was the student from the faculty of Humanities and Social Sciences. Students could not get the contents and learning as much as they have to get from online learning. The campus imposed difficulty of using and its availability in students. In contrast, teachers and students were not well equipped with devices. The student said:

First, I got difficulty in taking classes through online. Some students did not know how to join classes, some did not take classes, some did not have the devices, and others had the internet problem. Students were far from the access of internet. There was the problem of electricity. There was noise in the surrounding sometime. Classes were not effective and clear which affected at the time of reading. Teachers did not have good knowledge of software and its packages.

The difficulties of the internet. The student from faculty of law said that he had also problems while attending online classes. Sometimes blurring of voices was heard during online classes. The real type of classroom environment cannot be found in online classes. S2 indicated the problems of that type classes as follows:

The trouble was the access of network. It was too difficult when there was no internet. Sometimes the line was cut while attending classes. All students did not have laptop and smart cell phones. It was very difficult in hilly region where there was no internet. Some students had to go on the top of mountains to take classes.

The student that I interviewed from the faculty of management expressed notion that there lots of problems for students. They got mental tortures when they were unable to take classes. In one angle, students had the fear of pandemic, and they had the nuisance of taking online classes. Students had the fear of transfer of the disease. The biggest problem was that they could not have all the facilities and accesses of internet. Students never became glad owing to the network electricity problem. The S3 reported that:

I found network as the main problem such [online classes]…teachers had not the perfect knowledge of Zoom, Teams and other software. They again had not knowledge to invite students and share slides and others. Sometimes, there were seen family members of teachers, personal activities and other unnecessary activities were visible on the screen of the class. Some teachers did not know how to leave or start classes in the beginning. These problems were found in the students. Students were not regular, and there was no video on sometimes. Students started classes and went to play sometime by keeping the class on. We students did other activities.

The expense of the internet service. The next interviewed student was from education. According to her, internet caused trouble to students for learning. The main problem was the network and students got the difficulty. Students did not afford the expense of internet. They did not have the access of the cheap and reasonable data package of the internet. Similarly, they could not buy the unlimited data. S4 expressed his ideas as follows:

Students faced the difficulty of the Wi-Fi. Or, there was difficulty of the internet. It was very difficult in the hilly regions. The internet used to disturbed untimely and unexpectedly. There was no direct contact between teachers and students. Sometime students had to climb on trees for connecting with network. Sometimes students fell down from the trees. Students did not have concentration in learning. Students' connection was in virtual classes, but they used to be in another places or activities. Students had to get devices and free internet facilities. Without infrastructures, online classes are not good.

All the vignettes revealed the idea that students faced a large number of complex situations during the pandemic covid-19. Teachers also struggled with lots of unfavorable problems. But students did not get support from the side of the stake holders and administrators in the affordable ways. The college organized classes, but students could not be benefited due to different hurdles. Hilly regions were not supportive for online classes in the greater waves. Even the terain and urban areas could not become suitable for online classes due to the network disturbance and power cut of the electricity. Students need the availability of devices and the internet in proper and managed way. Convincingly, the classes do become applicable. Different necessities have to be accomplished for running them.

CONCLUSION

Classes in person are not only the settings for pedagogical implication. The education can be got in other ways as the alternative ones. Here, online classes conducted by KMC are talked in particular. The classes which were taken by students during the lock down were the sites for understanding challenges of students. Online classes maintained the educational needs of students in the lock down. Though students took online classes, they faced lots of difficulties in them. In online classes, they had the difficulty of getting advanced type internet. The students faced the challenge of joining to online classes. They did not have the access of Wi-Fi or the internet. Some students had the difficulty of getting the smart phones. Most of the students took classes from the cell phones. The remoteness of students' dwellings from the city or town areas created difficulty to students in taking online classes. Even teachers did not have the perfect knowledge of technology and the software. For conducting online classes, there is need of regularity in electricity facility. The conduct of online classes becomes effective and fruitful when all the facilities needed in online learning are maintained.

The difficulties faced in online classes are very significant. The challenges which are titled here signify that they can flourish if they are settled in a managed way. If they are equipped in an enhanced, they can scaffold students to meet their expected goals. The educational policy makers, teachers, experts, researchers, and other stakeholders can make this study as the base of related studies. Online classes can be solved to make the learning easy and destination reaching. They outline the teaching learning affairs for their efficient implementation. The establishment of internet system and technology has to be considered in mechanized. The necessities of students support to design the items to be studied. There is the potentiality of the online classes as the new systems to systematize them in the educational streams of educational institutions in the context of Nepal.

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 ISBN: 978-81-959870-8-5

EXPLORING UNIQUE WOMAN ATTRIBUTES FROM JAVANESE RAMAYANA: TORCHBEARER OF SUSTAINABLE WELL-BEING

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ABSTRACT

Ramayana is human experience. The magnificent epic paints the perfect hero Rama and his ideal consort Sita in admirable ways, evoking love and reverence for the noble pair. Beauty and pathos, suspense and rage, love and envy, pity and frustration, indeed every human passion and aesthetic experience is deeply inter-woven with each other. It is a journey for quest of identity of human enrichment. The central theme of the study aims to focus the in-depth woman attributes and qualities enshrined in the Javanese version of Ramayana. The essential objective of the paper is to unfold the supreme woman characteristics of the ancient epic Ramayana through reflections from Javanese interpretations. The paper attempts to highlight the immense contribution of woman-wisdom of Ramayana in South East Asian countries with reference to Indonesia viz. Java and in turn shaping human lives and livelihood for leading a meaningful life. The nature of the study is descriptive and narrative in nature. The paper depicts unique feminine characters from Prambanan Ramayana with illustrations form Ramayana Kakawin redefining magnificent portrayal of woman elegance. The thematic convention and iconographic representation in Javanese Ramayana truly recreate a new dimension of Javanese world in its own way blending narratives, expression, culture, literature and scriptures through unique feminine characters. The Javanese replication of Ramayana transcends every attempt glorifying ideal womanhood portraying though Ahalya's sacredness, Kaushalya's motherhood, Sita's austerity, Tara's courage, Tadaka's fierceness, Surpankha's illusionary beauty, Mandodori's determination and Shabari's devotion. The multiplicity of Ramayana in Indonesia acts as a life-line of integrated diverse culture paving pathway for dynamic tradition. The paper makes a modest attempt to visualize the impact of epic where Ramayana is truly a torchbearer for living a sustainable life.

Keywords: ramayana, woman, javanese, sustainable, wellbeing

I. Roadway to Ramayana

The Ramayana is one of the germinal sources linking the different cultures of the Indian Subcontinent and also the various nations of Asia. The story line sketched with twenty-five thousand verses of majestic Sanskrit and attributed to the poet Valmiki. The magnificent epic paints the perfect hero Rama and his ideal consort Sita in admirable ways, evoking love and reverence for the noble pair. Beauty and pathos, suspense and rage, love and envy, pity and frustration, indeed every human passion and aesthetic experience is deeply interwoven with each other. The Ramayana in the Hindu world is sacred literature. The introductory canto of the epic proclaims:

Idam pavitram papadhnam punyam vaidaischa sammitam yah pateda ramacharitram sarvapapai pramuchyate

One who reads this sacred account of Rama which can purify and erase all sins and which is equal to the Vedas, he is relieved of all sins.

The story of Rama has pervaded deep into almost all regions, faiths and languages of Asia, influencing not only the literature but also the social customs and cultural development of many nationalities of Asia. The Rama story has served variously as an edifying tale, a hero story, an *itihasa*, and the *ayana* “path” of Rama. Ramayana is human experience. Religious traditions are like waves and as waves pass through their various medium, individual particles remain in the same area with relation to each other, moving in circular or elliptical paths. The wave can suggest a religious tradition passing across generations and cultures, radically changing its characteristics when it encounters new contexts. The figure of Rama is such a wave. It rolled across South and South East Asia changing with each new medium but maintaining its own vital power. Ramayana is not a sixth century or third century book. It is a contemporary book, changing its meaning with each succeeding age. Fundamental human needs lie behind all great masterpieces of religious literature. No book can become an object of veneration unless it both speaks to the spirit of people and reflect people’s value. Ramayana is more than story. It is a reality lived, a sanction for a way of life and a pattern for conduct and worship. The narrative generally proceeds in a circle with three elements separation, conflict and return. The sacred book also preserves a value structure. The book serves not only as a reflector of values but the source of values for succeeding generations. The Ramayana was told and retold, enacted in temple dramas and incorporated into sculpture. The ancient tale of Rama has excited popular imagination, inspired works of art and reflected values generally accepted and widely practiced. A sacred book reflects a value and as such it must reflect the prevailing values of the community that enshrined it. Ramayana is essentially the story of how man becomes God. The man who is good, loving and compassionate to all the loving creatures indiscriminately, attains to the divine rank and is worshipped as God; but a man who is wicked, proud and unkind loses the divinity in him and ultimately merges into humiliation. The central ethical issue of truthfulness is the crux of Ramayana. The Ramayana has remained a constant and perennial source of inspiration down the centuries in the regional literatures across the world. Ramayana is not just an epic but a national fountainhead of all legendary lore and ethical conduct which has grown with the people like the Indian Banyan with countless roots and branches in the imagination of the different regional men of letters. The interest of Ramayana has gone far beyond the frontier of India proper and has fixed the imaginations of scholars and general public worldwide, especially in the 19^{th} and 20^{th} centuries. The appeal of the Ramayana as one of the national epics of India is universal because it is an expression of man's eternal quest for abiding human values. It is the repository of an ancient heritage which has travelled across the boundaries of India to several other Asian countries. It has also profoundly enriched our literature and other performing and visual arts covering a wide spectrum of the socio-cultural life of the people. The epic has travelled to far off places in the world, the theme has found its echoes in the boundaries of South East Asia also.

II. OBJECTIVES OF THE STUDY

The essential objective of the paper is to explore the supreme woman qualities of the ancient epic Ramayana through reflections from Javanese interpretations. The idea of the paper focuses on

- To rediscover the literary and artistic features of epic Ramayana in Javanese context

 ISBN: 978-81-959870-8-5

- To exhibit phenomenal qualities of woman personalities portrayed Javanese Ramayana
- To harmonize the sustainable responsibility with magnificent Javanese woman attributes

III. METHODOLOGY OF THE STUDY

The nature of the study is conceptual, extensive, descriptive and analytical in nature. There will be no use of statistical tools and technique in the study.

IV. Impact of Ramayana on South East Asian Countries

The story of Rama about a prince and his long hero's journey is one of the world's great epics. It began in India and spread among many countries throughout Asia. Its text is major thread in the culture, religion, history and literature of millions. The story of Rama became embedded into the culture of South East Asian countries & each created its own version reflecting the culture's specific values and beliefs. As a result, there are literally hundreds of versions of the story of Rama throughout Asia especially South East Asia. South East Asia consists of eleven countries that reach from eastern India to China and is generally divided into 'mainland' and 'island' zones. The mainland Burma, Thailand, Laos, Cambodia and Vietnam is actually an extension of the Asian continent. Inland or maritime South East Asia includes Malaysia, Singapore, Indonesia, the Philippines, Brunei and the new nation of East Timor. South East Asia is widely known around the world for its historic culture, heritage, pristine island beaches and are extremely diverse with their set of art forms and belief systems. According to research studies Ramayana is not just a story of the Indian subcontinent; it is also a saga of historical and cultural connections among the people of India and rest of Asia. In its next phase, the Ramayana circuit needs to leap beyond the Indian subcontinent. Today the footprint of Ramayana is traceable in South East Asia from its text to its temples. Ramayana is an Indian epic on adventure, quest and love. Many national epics of South East Asia were derived from the Ramayana. The ancient kings of South East Asia altered some parts of the epic according to the local context. Examples of national epic include the Ramakien from Thailand, Phra Lak Phra Lam from Laos and Reamker from Cambodia which added elements and themes of Buddhism into the epic. It exemplifies

Ramayana's strong influence over South East Asian literature and also uniqueness of South East Asian nations. It also reflects the pattern of lifestyle of South East Asian countries being modified, adapted and integrated the foreign culture into their own by adding unique local elements. This highly adaptive shell and the fusion practised in South East Asia make it unique as a region.

V. A Brief History of Javanese Ramayana

The inventory of Ramayana studies in Indonesia was supplied by Dr.Soewito Santoso whose note on Ramayana Studies in Indonesia focuses that " As commonly known, the Rama study in Indonesia consists of three main redactions, based on the language it is written in the Old Javanese, the Modern Javanese and the Classical Malay languages. Three main redactions then find their expression in other field of arts, such as literature of earlier dates in Bahasa Indonesia, Balinese, Javanese, Sundanese etc. dramatic arts, e.g.,wayang (shadow-play) dance-drama etc. All these kinds of activities in relation with the Ramayana are included in the term study. In ancient Indonesia it can be seen that the epigraphy has preserved the evidence of the popularity of the Ramayana, the sculpture has also supplied concrete evidences which have been studied by several authors. Ramayana in folklore, inscriptions, stone sculptures, frescoes, paintings, wall paintings, miniatures, terra-cotta's and wood carvings have also been traced to a great extent. We are familiar with the widespread influence of Ramakatha in South East Asia. The earliest Indonesian Ramayana Kakawin by Yogesvara, is believed to be an 18th century work. It has also been translated into Dutch. Among Ramkathas of Java, Carit Ramayana (Kavi Janaki) and Saratarama are worth mentioning. Prambanan (Param Vanan) in Central Java has a Shiva temple (9th century) and on its walls the incidents from Ramayana have been engraved. When the first version of Ramayana took shape in old Javanese in the 9th century AD, when Yogeswara, also known as Kusuma Vicitra, produced Ramayana Kakawin, narrating the story in 2774 stanzas, divided into 26 cantos, employing different Sanskrit metres. Scholars opine that Ramayana Kakawin as the Bhattikavya, the first five cantos are a regular translation from Sanskrit into Javanese, while the rest represent a free adaptation. The entire work is in what is known as Manipravala – a mixture of Sankrit and another language Javanese. Two attributes in which Ramayana Kakawin became the pace-setter are: the elaborate detailing of battle

 ISBN: 978-81-959870-8-5

scenes and the long exhortations on public morality (Rama to Bharata and Rama to Vibhisana). These were to eventually became integral to the tradition in all the regions of the neighborhood. As regards literary style rich in alamkaras, the Old Javanese Kakawin is held as model even today. Of the many versions that took shape in neighbouring countries, the Ramayana Kakawin in Old Javanese has already been mentioned. A recent version Serat Rama is an abridgement of Yogeswara's Kakawin mainly to serve the performing arts. Innumerable versions have been springing up in Java and Bali and it is highly commendable to the lively tradition of theatre arts that crafted the Rama story. In Java the epigraphy like the Cambodia gives at least one evidence of Ramayana's recitation in a festival at the occasion of a foundation. Accepting the view that the story of Valmiki's Ramayana assumed its present form between B.C. 400 and A.D. 200, it can be noticed that the story set out for the lands of South East Asia not long thereafter to find a permanent place for itself not only in texts and temples but also in the heart of the people. The reasons for this attraction must have been the permanent values of life enshrined in the story such as fraternal love, adherence to truthfulness, steadfastness to duty, devotion of husband and wife to each other and the ultimate triumph or righteousness and truth over evils.

VI. Old Javanese Ramayana - Composer-Composition-Context

It has been kept in the mind of the Indonesian people for more than ten centuries, since the rule of Maharaja Rahai Watukura Dyah Balitun Sri Darmmodaya Mahasambu of Mataram, who reigned over Central Java and East Java, down to the present time. It can be witnessed that the story depicted on the walls of Prambanan Siva-temple, the Panataran-temple in East Java and also in numerous temples in the Gods (Bali). Scholars agree that Old Javanese Ramayana is a great and beautiful poem, in form as well as in contents. According to a devoted scholar in the study of Old Javanese Ramayana follows "As long as I Live, I have never read a Javanese work as beautiful as the Ramayana in regard of its language, embellishments etc". The Sanskrit Ramayana mention a notable quote "He who reads the story of Rama, which imports merit and purify is freed from all sin. He who reads it with faith and devotion is ultimately worshipped together with his sons, grandsons and servants at his death. A brahmin reading this becomes proficient in language, a ksatriya becomes a king, a vaisya grows prosperous in trade, a sudra on reading this will become great in his caste".

According to Poerbatjarata, the renowned Javanese author opined that Javanese Ramayana could be regarded as purified nucleus of Valmiki poem. The wayang literature of Java may be classified over several well-defined groups:

- Early history and mythology: Stories of gods and demons. A substantial portion of them is based upon the Adiparva of the Mahabharata.
- The Rama cycle of stories: The ultimate source of these stories is the Ramayana, though they are mainly based upon the Serat Kanda and the Rama Keling, the counterparts of the Malay Hikayats.
- The Arjuna-sahasra-bahu cycle of stories: These stories are based upon some personalities of the Rama saga.
- The Pandava-cycle of stories: These stories are based upon the Mahabharata. Some figures of the Ramayana have also been mixed up with Pandava-cycle.

The writers and creative artists therefore grouped to find light for the new age and out of the endeavour was born a new style of living which does not reject the heritage of the past but adapts it to suit the conditions of contemporary life. The universal appeal of the Rama Saga has thus travelled across race, religion, climate and age.

VII. Essence of Womankind in Ramayana Era

The early scriptural injunction says wake up in the morning and chant the names of five kanyas, one will ne redeemed of all sins. Among the five papanasinis, Draupadi and Kunti belong to the Mahabharata and the rest- Ahalya, Tara and Mandodori belong to Ramayana. In the epic Ramayana the position of woman could be studied from varied dimensions. As an epic Ramayana transcends every attempt glorifying ideal womanhood.

Ahalya's Sacredness: Sage Vishvamitra accompanied by Rama & Lakshmana entered the ashram of sage Gautama. Ahalya wife of Gautama was seduced by God Indra who disguised himself as her husband and deceived her and as a consequence was cursed by sage Gautama and Ahalya turned into a stone. Gautama cursed Ahalya – 'you shall have the form of stone-asmamayibhaba- and after the lapse of thousand years when you will see Rama you will be free of your sin'. After thousand years of the incident Rama entered the ashrama and saw lovely Ahalya, radiating beauty as a result of her long penance and till now invisible- not even the gandharvas could see her. Rama freed extraordinarily auspicious lovely-as-a-goddesses Ahalya. The Ramayana version of the curse gives the definite message that whenever a woman was dishonored, she was not excommunicated rather she could regain her place through repentance and austerity.

Kaushalya's Motherhood: In Ramayana Kaushalya, the mother of Rama performs the svasti-yaga, the sacrifice to ensure good luck to him, on the morning of the proposed coronation of her son as the crown-prince. Rama had to go in exile for twelve years to fulfil his father's word given to his step mother and on his return home after years of exile he was given the first abhisheka, a symbolic coronation 'bath', first at the hands of several unmarried girls and then by the ministers and generals.

Sita's Austerity: Sita is described as offering Sandhya prayers i.e., ritual prayers which are offered with mantras in the morning, noon and evening. Sita is prepared to cast off all the luxuries of the palace and accompany her husband to the forest.

Tara's Courage: Tara belonged to so-called non-aryan race. The life of Tara has a chequered history. She had her silent admirers beyond the range of her husband, Bali, the king of Kishkinda. Tara excuses neither Sugriva nor Rama but questioned Rama "What ethics have worked your mind Oh! The hero of the Raghu-race when you hurdled the arrow on a simple monkey" Tara's lamentation on Bali's death and ultimately impute the fault to Rama. Tara excuses neither Sugrva nor Rama and the latter expressly failed to give proper reasons for which Rama had to kill Bali.

Tadaks's fierceness: The tale of Ramayana narrates how a yaksini-a mere female-camelo possess the might of a thousand elephants. The metamorphosis of Taraka from a yakshini into a raksasi is a sad episode. The transformation of Tadaka from a beautiful, good yakshi into an evil raksasa reflects the negative image of the human potential. Upon the killing of Sunda, Tadaka's son- the unexpected cruel event in Tadaka's life led to her complete degeneration. Ultimately it is clear from Visvamitra's that generally speaking, genocide- the killing of a women was regarded as greater sin that the killing of a man.

Surpanakha's Illusionary Beauty: A beautiful girl was one born in the land of demons but bad signs indicated that if she remained there, she would destroy the city of Lanka. Once Rama & Sita when they are in the forest, the kind of demon Ravana discovers Sita and the most beautiful woman in Jambudvipa. Ravana's younger sister Surponakha transforms herself into fascinating wonderful woman and in order to lure Rama though her illusionary beauty. Demon Maricha in guise of golden-deer pursues Rama to the seashore. Ravana in guise of Brahman uses magic to take away Sita to the country of demon-Lanka.

Mandodori's Determination: Mandodari, wife of Ravana was a strong woman. She could never like her husband's extramarital relations and repeatedly warned him about his highhanded behavior towards everyone. The abduction of Sita in particular by her husband left a permanent sore in her mind, but she never transgressed the limit as would mean a loss of faith in her husband. She criticized her husband and agreed with his younger brother Bibhisana. Mondodori's unflinching faith in her unfaithful husband secures her place as an ideal womanhood in the true sense of the term.

Shabari's Devotion: The tale of purification and devotion of Shabari is unfolded in the epic Ramayana. Shabari belonged to the Bhila caste was a disciple of sage Matanga. She used to adore Hari with devotion in the forest. She daily collected new and fresh fruits and kept them carefully, waiting for the arrival of the Lord. Rama went to her place. Shabari was kind hearted and affectionate host who fed Rama and Lakshmana with water, fruit, flowers, leaves etc. Thereafter Lord Rama spoke to her "You ask for anything you desire". Then Shabari said "Oh Lord take me under your protection and let me achieve salvation" and then voluntarily relinquished her life and proceeded to Vaikuntha, the eternal abode of Vishnu.

Evidently, these woman have been judged not by their physical flares or blemishes in behaviour for which they were in no way responsible but by their otherwise exemplary conduct as wives and by the purity of their motives and of their ideals. In the contemporary period epic Ramayana there are instances of diverse womankind where woman is regarded as devata (Goddess) as well as pramada (seducer). She is sincere or truth-loving and yet she has weakness of character, lack of judgment and of balance of mind. She is the queen of the house but she does not deserve freedom and independence even in the family affairs. Irrespective of such contradiction there is an attitude of deep reverence towards this 'ideal' woman in the mind of every faith-loving individual. Moreover, in spite of varied opinions and prejudices the golden epic of Ramayana portrays the true essence of a woman realistically vests as a maiden, a wife, a mother, a householder and as a matron of an economy, upkeep and exaltation of the family and its best tradition.

VIII. Visualizing Feminine Characters: Glimpses from Prambanan Ramayana

The very first telling of the Ramayana that is known is of in Indonesia appeared in central Java in the language of stone. It was sculpted into the balustrades of two temples, Candi Siva and Candi Brahma that stand in the innermost courtyard of a complex of temples known locally as Lara Jonggrang. Lara Jonggrang or the 'slender maiden' is the daughter of Ratu Baha, the king who was killed by her suitor. The town closest to this complex is approximately called Yogyakarta which in old Javanese is equivalent to Ayodhya, the legendary birthplace of Rama in India. In the Lara Jonggrang reliefs, there is a complete pictorial representation of a Ramayana from the Balakanda to the Uttarakanda. The candi Shiva temple opens with a magnificent relief showing series of narratives of the Ramayana executed in stone carvings as architectural design of the temple. A brief portrayal of the Rama story with depiction of feminine characters curved in Lava Jonggrang Rama episodes blended with Javanese imagination can be outlined as:

A. Rama confronts the Demoness Taraka

B. Kaikeyi demands her son Bharata to be Yuvaraj in place of Rama

C. Dasharatha and Kaushalya in miserable disposition

D. Shanta- King Dasharatha's daughter

E. The Shurpanakha Episode

F. Ravana, disgused as a holy man seizes Sita

G. Jataju's valiant effort to rescue Sita

H. Rama meets Shabari

I. Queen Mandodari's reaction about death of Ravana

The Prambanan Ramayana in Lara Jonggrang is a unique balance of diverse religions, cultural and artistic traditions. The cultural excellence of Indian heritage has magnificently blended through countries of Indonesia combined into glaring architectural design.

IX. Literary Verses Redefining Woman Attributes - Ramayana Kakawin

The Ramayana Kakawin known as the Old Javanese Ramayana is the oldest surviving full-length Kakawin. The history of Kakawin begins with the metrical old Javanese inscription of AD 856. The Ramayana Kakawin is the first major literary work of Indonesia and the finest of all the Kakawins written in ancient Java. The underlying philosophy of Ramayana Kakawin is the perfect blend of power and virtue identifying the hallmark of an ideal monarchical polity. It is widely accepted that due to ignorance of Sanskrit literature adequate rendering of the textual material of Valmiki's Ramayana, the portrayal of Javanese Ramayana is somewhat different from the texts now extent in India. Since the old Javanese Ramayana (OJR) Kakawin does not seem to have a direct link with the reliefs though it may be noted that Valmikis's Ramayana and Kakawin are relatively close. Work done by art historians on the way narrative sculpture relates to literary texts has highlighted that fact that story illustrated through visual medium may not be identical with its literary version. It cannot be denied that the story of the Ramayana is of Indian origin and it's rendering as found in Java is not linked to a written text. But represents a rendering of the text or texts, the interpretation is significantly bounded with local culture, tradition and customs. Moreover, the locally produced literary version of the story Ramayana i.e., old Javanese Ramayana Kakawin-virtually represents the Ramayana of a Javanese world and this is apparent from the way the story is narrated. Consequently, it can be observed that how woman is portrayed and imagined in both literary and sculptural versions from Java and can be visualized how the Javanese Ramayana interpreted and construed the feminine characters.

X. Iconographic Convention of Female Characters in Javanese Ramayana

The interpretation in sculpture follows its own narrative conventions and sculptors use their own devices to exhibit the unfolding events through time. Generally, a story narrated in the medium of sculpture acts as a reminder. The sculptor's assumption is that viewers will see a well-known story and recreate it in their own imagination. The visual material constitutes a reflection of core beliefs and simultaneously provides access to those beliefs. A Javanese inscription going back to the 19th century refers to dramatic entertainment of the Ramayana. Stories are never told in a linear fashion; they are intended as an aid to meditation and visualization. It is therefore likely that oral transmission was a strong tradition which informed the dramatic rendering of the story influencing visual representation of the narrative illustrating the essence of characterization. It cannot be denied that the story of Ramayana is of Indian origin. Consequently, it can be visualized that how women are portrayed and imagined in both literary and sculptural versions from Java and Javanese interpretation of feminine personalities. The iconographic conventions of women in Java reliefs focuses on the divergent aspects of women which is being portrayed through Elegant Sitting Dimension; Slender Katakamuka Dimension and many other forms.

XI. Thematic Innovation of Women Attributes in Javanese Ramayana Culture

The very first recreations in the literature and sculpture of Central Java- the old Javanese Ramayana Kakawin and the Prambanan/Lara Jonggrang Ramayana had been filtered through Javanese consciousness. The Ramayana found a dramatic new manifestation when it came into contact with the uniquely cosmopolitan spirit of South East Asian culture. From the very beginning the great Indonesian poets approached their task with their own aesthetic values, committed to creating 'language-monuments'. Study of old Javanese literature reveals that the art of writing poetry in ancient Java was given the name Kalangwan, 'beauty' for it was the creation and enjoyment of the products of literary which conveyed the ecstasy of loving oneself in the experience of beauty. It was the Indonesian ideas of beauty that determined the direction of change transforming Indian artistic culture elements. The thematic innovations reflect Javanese culture mores of life. Sita's letter to Rama may be taken as an instance. Writing letters appeared to have been a favourite mode of communicating feelings to one's beloved.

The very special relationship which Sita has with Trijata mirrored a well-known phenomenon. In Javanese courts queens and princesses being attended by intelligent and loyal companions. The presence of mourning woman in the battlefield is one of the unique exemplifiers of Javanese tradition. In the old Javanese Bharatayuddha, the lamentation of woman constitutes a significant part of the whole poem. The depiction of women grieving at the death of a hero is also apparent in the Prambanan Ramayana. The mourning of Dasharatha's death by his widow Kaushalya is also depicted in the sculptures even though Dasharatha did not die in the battle. There are other Indonesian variations of local origin which give distinct flavor for instance, the strange tale of Sita's after birth, of Sabari's complexion, the story of the discovery of Mandodori from a bamboo clump as assign of divine flovour. The Indonesian poets and philosophers, sculptors and painters, dalangs and dancers communicate in an Indonesian idiom to make Ramayana both comprehensive and relevant in their own environment. What emerges is fresh texture enriched with local parallel seen from a local perspective is the true essence of Javanese Ramayana.

XII. Concluding Highlights

The substance of Rama Tale has exercised through history on the minds, hearts of the people of India, the land of its birth is quite remarkable but even more remarkable is the popularity it has enjoyed for more than a thousand years in Indonesia. Originating in India, the Ramayana could have been viewed by Indonesians as a product of an alien culture. The Ramayana did not come to Indonesia in the form of a religious text or a holy book carried. It arrived as an integral ingredient of the journey from the Indian subcontinent of diverse cultural elements blending great intellectual and religious power. On the threshold of the new millennium engulfed with technological innovation, fluctuating climate and changing life-pattern have brought a profound transformation in the Indonesian life-line bounded with Ramayana telling. Ramayana was not just a single story. It was an inherently dynamic tradition of story-telling. Ramayana stories did not fossilize in India but continued to grow and change. They were part of the classical Sanskrit written tradition yet fully integrated with diverse oral cultures. Bothe these streams flowed into Indonesia. The very first recreation in the literature and sculpture of Central-Java- the old Javanese Ramayana Kakawin and the Prambanan/Lara Jonggrang

Ramayana has been filtered through Javanese consciousness. It has been witnessed that the Ramayana has been perceived in Indonesia for more than a thousand years as a rich source of the principles of ethics and state craft that constituted the bed-rock of culture. One of the magnetic attractions of Ramayana has been their marvelous cast of characters. This cast has been adopted as its own by Indonesia with many fascinating changes. The epic has become more or less epitomized in their charismatic characters rather than in the narrative. In Indonesia the main Ramayana characters became role models. The character of Sri Rama was recognized as the archetype of an enlightened and just ruler, the Ratu Adil who incorporated the qualities of a father with those of a statesman. Both India and Indonesia can take pride in the creative use which Indonesia has made of the Ramayana- and it can be seen as a paradigm for adaptation of Indian Cultural influences by its neighbours throughout Southeast Asia. The multiplicity of Ramayanas in Indonesia and many other lands is history's tribute to the genius of the original composer as much as it is a monument to the talents of the countless known and anonymous participants in the amazing transnational process. The real essence of the paper visualizes a holistic perspective of the epic promulgating the universal message for every human being to lead a sustainable life at all level; global-organisational-individual and thus spreading the optimistic vibes of humanity

" ***Lokah Samastah Sukhino Bhavantu***" – **Let the entire world be Happy**.

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 ISBN: 978-81-959870-8-5

DENIAL OF ABORTION RIGHT TO RAPE VICTIM AMOUNTS TO A VIOLATION OF REPRODUCTIVE RIGHTS

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INTRODUCTION

Previously only therapeutic abortion was allowed in India and the rest of other abortion was a punishable offense under the Indian Penal Code. The Medical Termination of Pregnancy Act,1971 was enacted to provide medically assisted termination of pregnancy and that too after fulfillment of certain conditions laid down in Section 3 of the same. The following are the conditions where abortion can be done as per MTP provisions:-

- Any medical conditions which may endanger the life of the pregnant woman in continuance of pregnancy.
- Substantial risk to the unborn fetus due to any medical reasons.
- Pregnancy resulted from rape
- Pregnancy of a mentally retarded person
- Pregnancy of a minor.
- Pregnancy due to failure of any contraceptive measures used by the couples.

Regarding the gestational limit for abortion recently after the 2021 amendment, the gestational limit has been increased from 20 weeks to 24 weeks for the rape victim and contraceptive failure cases. But now there is no gestational limit for fetal anomalies cases (MINISTRY OF LAW AND JUSTICE, 2021). This is for the first time a different gestational limit has been kept for abortion. Earlier in the 1971 Act, no such differentiation was done for granting abortion relating to the gestational limit for rape victims and fetal anomalies cases.

Now the interesting question arises here is that whether there should be a gestational limit for rape cases? As we all know that in many rape cases victims initially don't come forward to report the case before the police. In minor rape cases even sometimes, parents also don't want to report the matter. In such cases limiting the gestational limit will make other issues for the victim to avail abortion. There are many cases in the judiciary where rape victims approached the judiciary after the gestational limit. In some cases, they approached the court before the gestational limit but due to the slow process of the judiciary the gestational limit gets over and the court has to deny the abortion. There are some cases even when the judiciary has allowed abortion even after the gestational limit to rape victims considering the trauma which she has suffered already due to rape. Regarding the abortion right of a rape victim different court has a different opinion.

Denial of abortion rights to a rape victim in itself is again a traumatic situation for her life and her family. Even it's a violation of their reproductive rights too.

METHODS

For this research, the author has chosen the empirical method. Where she has chosen the open interview method for collecting data. Even she has referred to various books, journals, and newspaper articles.

ACKNOWLEDGEMENT

For this research am thankful to Advocate Rohit Sharma, High court of Chhattisgarh, India for giving his valuable inputs related to this research topic. He was appointed as the Amicus Curiae for the assistance and guidance for the case of ABC, D/o Hosh Kumar Nagwanshi - Versus- State of Chhattisgarh and Chief Medical Officer (CMO), District Mahasamund (C.G.), India.

Rape Cases Where Abortion Right was Granted on Humanitarian Grounds

In one of the famous cases Rex – vs. – Bourne (1938) 3 ALL ER 615(621) (Gaur, 2016), where A girl 14 years old was watching the changing of the guard at the Palace of Whitehall in London. Two troopers from there offered the girl to accompany them for watching a horse with a green tail. The girl accepted the offer. After entering the stables she was dragged to the barracks where she was assaulted by two soldiers. The soldiers were later identified and also punished for their acts. But due to the assault, the girl got pregnant. Then she was referred to Dr. Alec Bourne, a British Gynaecologist. Under the observation of Dr. Alec Bourne, she was hospitalized in St. Mary's Hospital so that the doctor can study the impact of the assault on her physical and mental health. After the observation, Dr. Bourne decided to perform an abortion, which was a punishable offense under the Offence against The Person Act. Dr. Bourne was arrested for conducting the abortion. During the trial, Dr. Bourne testified that "I cannot draw a line between danger to life and danger to health. If we waited for the danger to life the woman is past assistance (Chandrasekhar, 1994)." According to Dr. Bourne, it was dangerous for a girl of her age to bear a child and that is also the child was a result of the assault.

In this case, Justice Macnaughten gave a landmark judgment in medico-legal history. In his judgment, he said that "life depends on the health and it may be that if health is gravely impaired, death results" (Gaur, 2016). According to him, only the doctor has the responsibility of deciding this danger. Thus Dr. Bourne gets acquittal in this case.

This case is important to cite here because for the first-time rape victim was allowed to go for an abortion. Rape was considered to be a ground for abortion because if a victim of rape is forced to give birth to a child, then in that case that child may not be healthy. For a healthy child, the mother should be healthy physically as well as mentally.

❖ **V. Krishnan vs. G. Rajan alias Madipu Rajan and The Inspector of Police (Law and Order)** (Chandra, Satish, & The Center for Reproductive Rights, 2020)

In this case, particularly Court has said that Whenever pregnancy is caused by rape, the Court shall be bound to presume that there would be mental anguish or grave injury to the mental health of the woman. It was held that the pregnancy can be terminated, with the consent of the pregnant woman.

❖ **Chandrakant Jayantilal Suthar & Another v. State of Gujarat** (Chandra et al., 2020)

A minor rape victim was expressively distraught and bodily weak to bear a child after being raped by her doctor. The doctors of the medical team told them that this pregnancy posed a serious threat to her life and that termination at 24 weeks of pregnancy is a much better option than not terminating it. Also, such termination would cause no mental or physical harm to the victim's health. The Supreme Court after considering the medical opinion, allowed the termination of pregnancy if the girl consented to do so. Although the court observed that it was certainly a difficult decision to make "Whatever be the circumstances in which the child was conceived, whatever the trauma of the young mother, the fact remains that the child is also not to blame for being conceived."

❖ **Hallo Bi @ Halima v. State of Madhya Pradesh &Ors** (Chandra et al., 2020)

A lady was forced into prostitution and because of sexual intercourse during the same, she became pregnant. The lady contended that it was rape as she did not consent to the same. The petitioner was in jail during the time of pregnancy and desired to terminate it. She seeks permission from the jail authorities, which was later forwarded to Chief Judicial Magistrate, and her request to terminate her pregnancy was rejected. The rejection was on the ground that the MTP act didn't mention anything about the Magistrate's role in considering the request for termination of pregnancy.

Hon'ble Court Decision: The Madhya Pradesh High Court in its order stated that "We cannot force a victim of violent rape/forced sex to give birth to a child of a rapist" (Chandra et al., 2020). The court also reiterated a Supreme Court case's in this regard where it clearly says that a woman's reproductive choices are a part of personal liberty under article 21 of the Constitution of India.

❖ **Vijender v. State of Haryana & Others** (The High Court of Punjab and Haryana, 2014)

The High Court of Punjab and Haryana in this case stated that for rape victims there is no need of approaching the Court for the termination of pregnancy as that will further make the victim traumatized.

Regarding the right of the rape victim for the termination of pregnancy, the higher judiciary has given many landmark judgments by giving importance to the health of the Rape victim. But when the same matter came before the lower court the Lower Judiciary fails to comply with the MTP laws as well as the judgment passed by the Supreme Court regarding the right of the victim of rape to abortion. This shows the lack of training or communication between higher and lower judiciary.

RAPE CASES WHERE ABORTION RIGHT WAS DENIED

But there are numerous cases where the Indian Judiciary has failed to provide relief to rape victims because of the gestational limit under the MTP Act-

❖ **Kavita versus the State of Haryana, 2015(2)RCR(Criminal)606** (Chandra et al., 2020)

In this case, the rape victim in question was just 12 years old when she became pregnant, and the gestation period had reached 34 weeks; the learned Single Judge refused to terminate the pregnancy, however, the Division Bench granted different orders.

In this case, the Court constituted two panels of specialists to look into the matter that whether terminating pregnancy at 34 weeks constituted a crisis life-sparing measure under Section 5 of the MTP Act? The medical panels noticed that continuing pregnancy will not amount to any danger to a girl's life but it will be risky to do an abortion at 34 weeks because the result will be the delivery of a live baby. The Court did not take into account the termination of pregnancy but rather did express its sympathy for the rape survivor. In the light of this constrained pregnancy, the Court requested the clinic to furnish her with a private room, free medicinal services, psychological well-being care administrations, and Rs. 2 lakhs to help her kid.

❖ **Ashaben w/o Dineshbhai Jasubhai Talsaniya v. State of Gujarat** (Gujarat High Court, 2015)

A lady, in this case, was already married and a mother of two children. She was kidnapped and was repeatedly raped for a year. After a year passed, she managed to escape from the rapist. Thereafter, she lodged a criminal case against them; simultaneously she came to know that she is 23 weeks pregnant. When her case reached the High Court, she was 27 weeks pregnant. Ashaben wanted to terminate this pregnancy to protect her mental and physical well-being. The Court finds that the MTP Act "guarantees the right of women in India to terminate an unintended pregnancy. However, Section 5 nowhere speaks of any right of a pregnant woman to terminate the pregnancy beyond 20 weeks on the ground of having conceived on account of rape". The judge stated, "I am conscious of the fact that to carry a child in her womb by a

 ISBN: 978-81-959870-8-5

woman as a result of conception through an act of rape is not only extremely traumatic for her but humiliating, frightening and psychologically devastating and as a human being, more particularly in the Indian society she becomes an object of scorn and ostracization. This is very unfortunate.”

- **ABC, D/o Hosh Kumar Nagwanshi - Versus- State of Chhattisgarh and Chief Medical Officer (CMO), District Mahasamund (C.G.)** (The High Court of Chhattisgarh, 2020)

A girl aged about 20 years and was into her 26 weeks filled a petition before court for allowing her to undergo medical termination of pregnancy on the ground that she was being raped under great mental agony on account of sexual abuse and she is mentally and physically not in a position to carry the child specifically when her pregnancy is on account of rape, therefore, applying the best interests theory, she should be allowed to undergo termination of her pregnancy. Her writ petition was dismissed with the following directions:-

“1. The Collector, Raipur is directed to provide all steps for taking the petitioner and her attendant to her parental house by tomorrow.

2. The Collector, Mahasamund, and the Chief Medical & Health Officer, Mahasamund would personally look into the matter and keep a close watch on the petitioner and her health and her family members and shall ensure that all proper medical treatment is provided to the petitioner and the child is delivered safely.

3. The CMHO / BMO shall also see to it that after delivery of the child, the child is looked after well and is not abandoned in any manner. If necessary, the Collector shall take the help of any NGO or social welfare organization or other Government organization in this regard.”

In general, in most cases wherever the court has denied an abortion to the rape victim has granted a certain amount to the family to look after the child born from the rape and has shown their sympathy towards the victim because of the trauma she has suffered. It's a mockery of the judiciary towards the rape victim for not allowing abortion rights. Even the failure of the entire legal system does not provide relief to the victim of the heinous crime and her family members. Despite it, they create a new hurdle or trauma

 ISBN: 978-81-959870-8-5

for the victim and her family members for looking after an unwanted child. Even the amount in all such cases whatever it is granted to the victim as compensation is not at all sufficient.

After going through the above cases there are certain legal and moral question that arises here is that-

1. Why should always the victim's family will take care of the child?
2. Why the accused of rape is not given custody of the child to look after?
3. Why state or judiciary is not taking custody of the child immediately after the birth in cases of rape for the betterment of the victim as well as of the child?
4. What is the need of keeping such a gestational limit for abortion in rape cases when there is no such limit for fetal abnormality?

All these questions need to be dealt with legally with proper justification. As in the MTP Act and even in judicial pronouncement it's written that rape cause anguish to the victim because of which only MTP is to be provided. But in the failure of providing this right to the victim, there should be some alternative remedy. Forced pregnancy in itself is a violation of reproductive rights. Reproductive rights for women is one of the basic rights which is important for all women and also it is supported by many international organizations like CEDAW. The sexual and reproductive health of women consists of several other rights (OHCHR, 2018) in itself like i) Right to Life, ii) the Right to be Free from Torture, iii) The Right to Health, iv) The Right to Privacy, v) The Right to Education, and vi) The Prohibition of Discrimination. CEDAW clearly states that women’s right to health includes both sexual and reproductive health. Thus, States had an obligation to respect, protect and fulfill rights related to women’s reproductive health. Reproductive rights for women is one of the basic rights which is important for all women and also it is supported by many international organizations like CEDAW. The sexual and reproductive health of women consists of several other rights (OHCHR, 2018) in itself like i) Right to Life, ii) the Right to be Free from Torture, iii) The Right to Health, iv) The Right to Privacy, v) The Right to Education, and vi) The Prohibition of Discrimination.

Even Article 14 of Protocol to the African Charter on Human and Peoples Rights on the Rights of Women in Africa states that "1. States Parties shall ensure that the right to health of women, including sexual and reproductive health is respected and promoted. This includes a) the right to control their fertility; b) the right to decide whether to have children, the number of children and the spacing of children; c) the right to choose any method of contraception; d) the right to self-protection and to be protected against sexually transmitted infections, including HIV/AIDS; e) the right to be informed on one's health status and the health status of one's partner, particularly if affected with sexually transmitted infections, including HIV/AIDS, in accordance with internationally recognized standards and best practices; g) the right to have family planning education (the African Commission on Human and Peoples' Rights, 2003).

2. States Parties shall take all appropriate measures to a) provide adequate, affordable, and accessible health services, including information, education, and communication programs to women especially those in rural areas; b) Establish and strengthen existing prenatal, delivery, and post-natal health and nutritional services for women during pregnancy and while they are breastfeeding; c) Protect the reproductive rights of women by authorizing medical abortion in cases of sexual assault, rape, incest, and where the continued pregnancy endangers the mental and physical health of the mother or the life of the mother or the fetus" (the African Commission on Human and Peoples' Rights, 2003).

Even L.M.R. versus Argentina, UN Doc. CCPR/C/101/D/1608/2007, The Human Rights Committee held that "the denial of legal abortion for a rape victim inflicted physical and mental suffering, violating the woman's right to be free from torture or cruel, inhuman, or degrading treatment, and her right to privacy".

Thus from the discussion above it is clear that for rape victims abortion should be allowed. In case due to medical conditions if abortion is not possible then in such a case alternative remedy should be provided to the victim and her family. They should not be forced to look after the unwanted child. As it will be mental agony for both the victim and the child also. For proper child growth, it's necessary to provide him safe

 ISBN: 978-81-959870-8-5

environment also. A forced child born from rape also deserves care and respect from the family.

According to Simone de Beauvoir "Forced motherhood results in bringing miserable children into the world…It must be pointed out that the same society so determined to defend the rights of the fetus shows no interest in children after they are born" (de Beauvoir, 2011).

CONCLUSION AND SUGGESTIONS

The only suggestion for this research is that pregnancy is a blessing for a lady. But when pregnancy is caused due to rape it becomes a curse for her. Forcing her to carry the child will cause a lifelong curse that will affect her and her family also. Government should provide an alternative legal remedy to the victim whenever abortion is not possible. The best possible remedy is to give the child to the child care institution immediately after the birth. A separate fund should be provided to the victim as well as to the child born from rape for their betterment by the government. Child identity should not be disclosed to anyone.

Even Advocate Rohit Sharma during the interview expressed his opinion on this issue. According to him there shall be an absolute right for abortion for rape victims as the would-be child will be subjected to the inhumane condition of poverty no care and social protection and even the mental trauma suffered by rape victims uncalled for mother-child to suffer life long agony. It is imperative that on account of medical complications and other conditions if a rape victim gives birth to a child then the state must formulate a policy for care and protection of such abandoned children who too do not fault their own.

A uniform mechanism must be prescribed for counseling, medical and psychological care for the rape victim, and a legal framework to let her decide of her free will to choose to either opt to continue or abort the fetus.

For a healthy society, the mother must be healthy and the child must be wanted.

 ISBN: 978-81-959870-8-5

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 ISBN: 978-81-959870-8-5

MOBILE BANKING APPLICATION ON ISLAMIC BANK: STRENGTHS AND WEAKNESSES

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INTRODUCTION

A bank is a financial institution whose operational objectives are like any other company, namely seeking profit. In today's banking world, banks have developed and become 2 major groups, namely conventional banks and Islamic banks (Supriyono, 2011). Banks are a means of circulating money, the more perfect the products or services offered, of course, it will facilitate the customer's business activities and make it easier to transact at the bank. Therefore, banks must provide reliable human resources and complete information technology systems.

Along with the times, technological advances have progressed very rapidly. With these technological advances, it has resulted in progress in other fields, one of which is in the financial sector (Ujung, 2011). Recently, technology is not only a supporting factor, but also a determining factor for competitive banking progress. The advantages of the technology applied will build public trust (Ikatan Bankir Indonesia, 2014). The development of banking institutions offers various conveniences for customers through very diverse operational services. Various efforts have been made by banks in utilizing information and communication technology. Banks must compete to win the competition in increasing the number of customers. Therefore, banks are increasingly active in innovating by utilizing these advances in information and communication technology.

Providing good service to customers or prospective customers at Islamic banks will result in public interest in terms of trust in banks. One of them is by utilizing this increasingly rapid technology, it will make it easier for customers to access Islamic banks. Current technological developments have brought changes to the business sector such as banking. The level of competition between companies is also very tight, especially with the presence of various new technologies that can assist banking operations.

Bank Syariah Indonesia is part of the Islamic banking industry has the determination to be able to adapt in the midst of technological advances that have been commonly used by the general public. Technology is supporting the advancement and development of banking services, such as Mobile Banking. Mobile Banking is one of the efforts made by the banking sector to make it easier to access the course of customer transactions. Transactions through Mobile Banking can be done anytime and anywhere as long as there is a service network. Mobile Banking services in banking that are fast and practical greatly affect customer preferences so that the traditional system that requires long queues is no longer enforced (Jarkani, 2015).

Mobile Banking is a result of banking services that are in demand by customers because with this service customers are able to transact and view other information about their accounts. Mobile Banking is a service provided by banks for customers to make transactions easier through mobile or smartphone applications. The services available in Mobile Banking include making payment transactions, transfers, history, purchases and several other transactions. With the presence of this Mobile Banking service, it is hoped that it can provide convenience and benefits for customers in accessing without being limited by space and time (Wahyu, 2017). Mobile Banking is a banking facility or service using an application on a smartphone. With this Mobile Banking service, financial transactions that are usually done manually can now be done without having to come to the bank, simply by using a smartphone the customer can do it to save time and costs (Abi&Riski, 2018). As the results of research conducted by Samsul Hadi who said that banking services are a community need, ease of transaction is needed, so that customers' understanding of transactions varies. Therefore, the bank must be extra in dealing with marketing activities and understanding related to transactions, considering that there are still many customers who are still comfortable using manual transactions, namely by directly coming to the office (Samsul, 2015).

One of the banks that implements Mobile Banking services is Bank Syariah Indonesia (BSI), BSI is a sharia bank in Indonesia which is the result of a merger of SOEs in the

 ISBN: 978-81-959870-8-5

banking sector including BRI Syariah, Bank Syariah Mandiri, and BNI Syariah. Bank Syariah Indonesia (BSI) provides Mobile Banking services to customers, namely the BSI Mobile application. BSI Mobile is an application that aims to provide convenience for sharia-based banking service transactions through smartphones in a safe, fast, and easy manner and can be done anytime and anywhere so there is no need to come directly to the bank. Based on the results of the research, Marliza said that the Mobile Banking application was unknown and not understood by many customers. This is due to the lack of socialization from the bank. So far, most customers do not understand the advantages and convenience of using Mobile Banking, people still trust transactions that are carried out manually (Nisa, 2018). Based on the description above, the authors are interested in knowing the application of BSI Mobile at BSI KCP Bojonegoro Suropati with the title "Mobile Banking Application on Islamic Bank: Strengths And Weaknesses". From the explanation above, the formulation of the problem is related to several points, namely how to implement BSI Mobile at BSI KCP Bojonegoro Suropati, how are the obstacles in implementing BSI Mobile at BSI KCP Bojonegoro Suropati, and how the efforts made by BSI KCP Bojonegoro Suropati in overcoming obstacles in the application of BSI Mobile.

Mobile Banking is a service facility that provides easy access to obtain the latest information and financial transactions in real time. Mobile Banking has spread all over the world and has enjoyed its convenience, one of which is in the banking sector. With Mobile banking, the bank tries to make it easier for its customers to access banking transactions. Customers do not need to go to an ATM or office to make transactions, they only need to use their cellphones. The benefits of using Mobile Banking for customers include saving costs and time, improving work performance, being easy and practical (Dwitya, 2018). BSI Mobile is a distribution channel used to access BSI customer accounts via smartphones. This BSI Mobile can be used by installing the BSI Mobile application on the Playstore. BSI Mobile is one of the sharia banking services that is useful for providing convenience to customers in transacting, worshiping and sharing through the features available in BSI Mobile. BSI Mobile will make it easier for customers to make transactions, such as opening an account or applying for financing, which can be done online through BSI Mobile.

METHOD

The form of research used in this research is descriptive research using a qualitative approach. Qualitative research approach is an approach that does not use statistics, but is based on qualitative evidence. Another reference states that a qualitative approach is an approach that is based on reality or facts in the field and is in accordance with what was experienced by the respondent, which finally looks for a theoretical reference (Sudjarwo,2011). This method was chosen because this research was conducted through observation or observation, interviews, and understanding documents about the theme to be studied. With this qualitative descriptive method, researchers obtained all information about the application of BSI Mobile at BSI KCP Bojonegoro Suropati. In this study the researcher tries to see an interesting event that is the center of his attention, then it will be described as what happened. The data sources in this study consist of primary data and secondary data.

According to Sugiyono (2008), if viewed from the source of data collection of data can use primary and secondary sources. Primary sources are data sources that directly provide data to data collectors, while secondary data sources are sources that indirectly provide data to data collectors. The primary data in this study were obtained from direct observations and interviews with BSI employees and several customers of BSI KCP Bojonegoro Suropati. Meanwhile, secondary data in this study was obtained through documentation. This document is in the form of written text, images and photos.

DISCUSSION

Application of BSI Mobile at BSI KCP Bojonegoro Suropati

Bank Syariah Indonesia is a joint form of three banks, namely Bank Syariah Mandiri (BSM), Bank Rakyat Indonesia Syariah (BRIS), and Bank Negara Indonesia Syariah (BNIS) which was inaugurated and started operations on February 1, 2021 or 19 Jumadil Akhir 1442 H. The merger of these three banks is expected to increase the progress of the Islamic economy in Indonesia. BSI KCP Bojonegoro Suropati is one of the branch Islamic financial institutions located in Bojonegoro. BSI KCP Bojonegoro Suropati is one of the financial institutions that implement online transactions using BSI Mobile. BSI Mobile is a distribution channel used to access BSI customer accounts via smartphones. This BSI Mobile can be used by installing the BSI Mobile application on the Playstore. BSI Mobile is one of the sharia banking services that is useful for providing convenience to customers in transacting, worshiping and sharing through the features available in BSI Mobile.

BSI Mobile will make it easier for customers to make transactions, such as opening an account or applying for financing, which can be done online through BSI Mobile. The development of BSI Mobile features can be said to be complete due to the increasing number of features that provide convenience for customers. The features of BSI Mobile are as follows:

a. Account Info

This feature makes it easier for customers to view transaction information on BSI accounts, such as viewing balance information, mutation lists, portfolio information, scheduled transactions lists and notification registrations.

b. Transfer

This feature serves to send money between BSI accounts and other bank accounts via online transfer. In this feature there is also a QR Code Indonesian Standard (QRIS) menu and cash withdrawals.

c. Payment

This feature functions to make payments such as PLN payments, telephone/mobile/Telkom payments, academics, institutions, insurance, tickets, internet/cable TV, e-Commerce, ziswaf sharing, BPJS, Hajj and Umrah, state revenue (MPN), PDAM , and multiple payments.

d. Purchase

This feature serves to purchase customer needs such as purchasing cellphone vouchers, PLN prepaid, e-money, data packages, top ups (e-money, linkaja, linkaja sharia services, go-pay, paytren, OVO, and Shopeepay), video streaming , and music (genflix), aqiqah, OTP debit card, and google pay voucher.

e. QR Code Indonesian Strandard (QRIS)

 ISBN: 978-81-959870-8-5

This feature functions for digital payments using a QR Code from Bank Indonesia (BI). In this feature, customers are given the convenience to make transactions by scanning the available QR Code.

f. E-mas

This feature works for gold purchases and gold pawning. There are two kinds of this feature, namely:

1) E-mas is a BSI Mobile service that functions to make purchases, sales, transfers, and physical withdrawals of gold.
2) Pawn gold, used to meet short-term funds and not for investment.

g. Cash Withdrawal

This feature serves to make cash withdrawals from customer accounts without using an ATM card.

h. Favourite

This feature serves to store frequently made transactions such as transfers, purchases, payments, and so on.

i. Islamic Service

This feature serves to facilitate customers of Islamic activities with features in it, namely Jua Amma, Asmaul Husna, Hikmah, and there is a qurban calculator that is used to calculate the price of qurban animals.

j. Ziswaf Share

This feature serves to share with those in need, such as zakat, infaq, alms and waqf.

k. Branch ATM

This feature serves to provide information regarding the location of the nearest ATM and branch office from the customer's location.

l. Information or Help Menu

This feature serves to make it easier for customers to submit questions or problems and will be connected directly to the BSI 14040 call center or chat Aisyah

m. Praying Schedule

This feature serves to provide information on prayer times, the location of the nearest mosque, the Qibla direction according to the customer's location.

n. Open a BSI Account Via Online

This feature serves to open a new account online, all requirements for opening an account are done online.

o. BSI Mobile Keyboard

This feature is used for banking transactions without leaving the application.

In the application of BSI Mobile, namely by activating BSI Mobile first. Prior to activation, there are requirements that must be met by customers, namely:

1) The customer already has an account registered with BSI
2) The customer has the BSI Mobile application on his smartphone
3) Make sure the mobile number that has been registered with BSI
4) Make sure the customer has sufficient credit to contact the call center and send an activation SMS.
5) Provide personal data information such as telephone number, full name, full address, and biological mother's name.

After the above requirements are met, the customer can then activate it. The ways to activate BSI Mobile are as follows:

1) Activation of BSI Mobile is done directly after opening an online account.
2) Activation via chat Aisyah or via whatsapp provided by BSI at number 0815-8411-4040.
3) Activate BSI Mobile through the BSI 14040 call center.

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4) Activate BSI Mobile through the request for an activation code feature on BSI Mobile for customers whose cellphone numbers have been registered with BSI.
5) Activation of BSI Mobile through the nearest BSI branch office with the help of customer service (CS). CS will process the verification of customer data then the BSI Mobile activation code will be sent via SMS to the customer's cellphone number. Then enter the activation code and make sure the customer's credit is sufficient. After that, BSI Mobile is ready to use.

BSI Mobile is an implementation of services from BSI to face the current tight competition, considering that BSI is still young by dealing with banks that have been established first. The presence of BSI Mobile is expected to provide convenience for customers and can increase the number of customers from time to time.

For the application of BSI Mobile to BSI KCP Bojonegoro Suropati customers, which is 30% of the total number of customers, it means that the number of customers using BSI Mobile is still relatively minimal. It is important to note that BSI has the duty to always improve the quality and existence of financial institutions.

Barriers to the Implementation of BSI Mobile at BSI KCP Bojonegoro Suropati

The obstacles in implementing BSI Mobile are as follows:

a. Lack of in-depth socialization related to the BSI Mobile service application.

The BSI Mobile application is one of the sharia banking services to make it easier for customers to transact no longer need to come to the office. However, with the presence of BSI Mobile, there are still many customers who do not know and understand about the BSI Mobile application.

b. Lack of customer interest in using BSI Mobile in transactions.

The ignorance of customers regarding BSI Mobile has resulted in customers not being interested, in fact many customers are aware of the BSI Mobile application but are still comfortable with manual transactions, namely by directly coming to the office, even though transactions through BSI Mobile are to save costs and time.

c. Unstable network at the time of implementing BSI Mobile.

An unstable network is an obstacle in implementing BSI Mobile, considering that its implementation requires a strong network. It is known that there are still many places and conditions where the network is weak and will hinder access to BSI Mobile.

Efforts to Overcome Barriers to the Implementation of BSI Mobile

To overcome some of the obstacles above, BSI is required to be even more active in developing BSI. The efforts that can be made by BSI are as follows:

a. There is socialization about the implementation of BSI Mobile to customers in depth, so that customers can truly understand the implementation of BSI Mobile. With this application, it is necessary for BSI to provide an understanding of the ease of implementing BSI Mobile as well as a clear understanding of the features in it, so that customers can understand it clearly.

b. BSI parties practice the ease of implementing BSI Mobile to customers, so that customers can be interested in using BSI Mobile. With the existence of BSI Mobile, it can provide convenience for customers, it is necessary for BSI to practice directly with customers regarding the benefits of using BSI Mobile. With the implementation and knowing the convenience directly, it is hoped that it will be a separate reason for customers to use the application.

c. BSI provides knowledge related to different networks in each region. As recommended, the Telkomsel network has a strong network capacity anywhere. It is hoped that the network will be stable for BSI Mobile users to enjoy BSI Mobile's features.

Mobile Banking service in the form of BSI Mobile is a financial transaction service from Islamic banking that is offered and provided to customers to fulfill their needs such as knowing balance information, making payments, making purchases, transfers between banks and so on. Therefore, with the presence of the Mobile Banking service, namely BSI Mobile, Islamic banking hopes to provide convenience to customers in transactions, namely being able to transact anywhere and anytime without limitations of space and time.

Based on the results of this study indicate that the application of BSI Mobile at BSI KCP Bojonegoro Suropati is still relatively low. Customers who have implemented the BSI Mobile system are 30% of the total number of customers. This proves that there are still many customers who have not implemented the online system, there are still many customers who are comfortable with manual services, namely by directly coming to the office to transact. From this research it was found that there are several obstacles in the application of BSI Mobile including the lack of socialization from the BSI regarding services using BSI Mobile, the lack of interest from customers to use the application and are still interested in the manual system, and network barriers also affect customers in using the application. BSI Mobile because there are still some locations where it is still difficult to have a strong network. With the above obstacles, it will be a separate evaluation for BSI to be able to develop the quality of Islamic banking. Efforts that can be made are socialization or more in-depth explanations from BSI regarding the ease of transacting using BSI Mobile to customers and direct evidence of the ease of using BSI Mobile.

The results of this study are in line with research conducted by who stated that digital services have many benefits including being practical and easy to access, because customers no longer need to come to the bank in line to make transactions. In addition, saving time and costs such as cash withdrawals, customers no longer need to come to the bank to transfer or check balances (Mutiara, 2021).

In addition, as the results of Iwan's research stated that the existence of Mobile Banking makes it easy for customers to transact anytime and anywhere without having to come to the bank, but there are several obstacles in this application that have not been able to fulfill such as the purchase of XL quota is not available, in this mobile banking provides quota Telkomsel and Indosat. This shows that there is an evaluation for separate banks to respond to these obstacles (Iwan, 2021).

CONCLUSION

BSI Mobile is one of the sharia banking services that is useful for providing convenience to customers in transacting, worshiping and sharing through the features available in BSI Mobile. BSI Mobile activation through the nearest BSI branch office with the help of customer service (CS). CS will process the verification of customer data then the BSI Mobile activation code will be sent via SMS to the customer's cellphone number. Then enter the activation code and make sure the customer's credit is sufficient. After that, BSI Mobile is ready to use. The obstacles in implementing BSI Mobile are as follows: Lack of in-depth socialization related to the BSI Mobile service application, Lack of customer interest in using BSI Mobile in transactions, Unstable network at the time of implementing BSI Mobile. Then, the efforts that can be made in dealing with the above obstacles are as follows: There is socialization about the implementation of BSI Mobile to customers in depth, BSI parties practice the ease of implementing BSI Mobile for customers, BSI provides knowledge related to different networks in each region.

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 ISBN: 978-81-959870-8-5

AN ECONOMIC ANALYSIS OF CONSUMPTION AND SAVING PATTERN IN RURAL HOUSEHOLDS

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INTRODUCTION

Production, consumption and growth are the essentials of the science of Economics. As put by John Hicks: "An economy consists of nothing else but an immense co-operation of workers or producers to make things and do things which consumers want "Production and consumption both are needed for the creation of income. Production is the first necessity, but there can be no sustained production unless there is consumption. The three entities, production, consumption and income are interdependent.

Traditionally, production was considered more important than consumption. As stated in Say's law of Markets "it is production which opens a demand for products", or "a product is no sooner created than it, from that instant, affords a market for other products to the full extent of its own value." This means that, goods create demand for other goods or supply of a commodity means a potential demand. Human wants cannot be satisfied without creating use-values. But, in course of time it became evident that, consumption is the basis of work effort and production must be relevant to human needs.

level of prosperity of the family. This implies that the income elasticity of food expenditure is less than one. Therefore, as income increases, proportion of expenditure or income spent on food items decline, the generalization which came to be called 'Engel's Law'.

Later economists have discussed the relationship between changes in income and changes in consumption expenditure on individual items such as food, clothing, travel etc; and the co-efficient linking the relationship between changes in income and changes in consumption expenditure on such items which is called Engel Elasticity's or co-efficient of Engel Elasticity.

A few such studies in India are by N.S.Iyengar, M. H Suryanarayana, Tirthankar Roy, and Kirit.S.Parikh.

At the Macro level, the relationship between income and consumption expenditure was discussed by such writers as Keynes Duesenberry, Friedman, Tobin, Modigliani, and others giving rise to different hypothesis on consumption.

SIGNIFICANCE OF THE STUDY

The present study is confine to a critical analysis of the changing pattern of consumption and savings.

STATEMENT OF THE RESEARCH PROBLEM

In the society, it is already experienced that, there is a direct relationship between income levels and expenditure pattern. In order to help the marketers an attempt is made here to give suggestions for their better marketing suggestion.

BRIEF REVIEW OF LITERATURE

There are several studies which show that their focus was on the income level and expenditure pattern. By name, Dr. V.D. Selvi wrote a small article " The changing scenario of the consumption pattern of the people ", in the Indian Journal of marketing , Volume 36, June 2006, has studied that there is a flexible situations in the income levels and spending pattern.

Geeta K.T.' (2011) In the research paper titled "consumption patterns among selected rural and urban households in Coimbatore city" author stated that there is significant difference in the consumption Expenditure in between the group (rural Vs urban) as well as within the group. As income increases food consumption pattern shift in both rural and urban areas. This study indicates that education, income, occupation and location were the key determinates of consumption expenditure of the households.

Golait Ramesh and Pradhan N.C (2006) In the research paper titled "Changing food consumption pattern in rural India, implication on food and nutrition Security" Studied 43rd,55th,57th NSS round. Study revealed that due to the higher consumption of rise by the rural household, consumption of cereals is higher in rural areas as compare to urban areas, the study shows that the consumption of all the cereal items declined over the period of 1987-88 to 2001-0002 in both rural and urban areas. It was found that consumer preferences has been shifted from cereal item to non cereal items such as meat, fish and fruits, vegetables

Kamat Shwetha, Nirmala yenagi and Shobha Naganur (2009) studied consumption pattern of papad at household level and its availability in the local market authors were selected 100 households and retail shops from local Dharwad. Consumption pattern of papad and its availability in the market were collected by personal interview method. The study revealed that the papad a convenient accompaniment in regular meals is still followed at the household level. Study revealed that varieties of pulses, cereals, processed cereals, fruits and tubers are used for the preparation of papads depending upon the preferences of the consumers. Market of papad is steadily growing and there are national brands like lijjat and MTR and also local brands of papad are available. Black gram dhal papad is the most commonly available papad in the local market

Kumar Pradhuman and Joshi.P.K (2013) had examined the changes in household food consumption and nutritional security of poor rural households and has assessed the impact of Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) on the dietary pattern and nutritional status of these households using the data from 66th round of national sample survey (NSS) pertaining to the year 2009.

International Studies:

Fasoranti Mary M (2012) examined the determinants of consumption pattern among rural dwellers of Ondo state. This study was conducted in Akoko North West local Government area of Ondo State, The study considered the influence of some selected variables as identified by literatures related to consumption on the level of consumption in the study area.

Jacinto F. Fabiosa and Ibrahim Soliman (2008) in the working paper titled "Egypt"s household expenditure pattern: Does it alleviate a food crisis?" studied Egypt"s Household Expenditure Pattern. Author estimated a system of working-leser Engel functions for two survey periods, 1999/2000 and 2004/2005, to quantify the impact of changes of income on household expenditure behavior and to investigate how expenditure responsiveness changes with income. Authors found that rural households

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have a higher expenditure share for food categories but a lower share for non-food categories compared to urban household. The expenditure share did not change so much between the two survey periods, with only a slight decline in the share of cereals-bread and the non-food category and an increase in the meat-fish-dairy category

Savings Pattern:

The present research examines the consumption patterns of people, the mode of financing consumption expenditure of the people in the study area. Consumption is the beginning and end of economic activity. While savings is an instinct. Consumption expenditure and savings are the two behavioural variables, which have their significant place in the economy. While, savings supply the resources required for investment activity. Consumption expenditure on the other hand, gives the required inducement to invest, the level and direction of which determines the level and direction of economic or investment activity.

Since by definition any portion of disposable income that is not consumed must be saved, then

Need For Savings

The subjective factors that induce the people to refrain from spending as listed by J. M. Keynes are as follows:

Precaution: Liquid money is a source of power and strength and anyone would like to reserve something to fall back on in times of need. Money is held to guard against emergencies.

The Life-Cycle: People would like to have a sizeable amount for their declining years of life.

Speculation: People save money and try to gain good profit in their speculative business. This is because; they prefer a larger real consumption at a later date than a smaller immediate consumption.

Standard of Living: Individuals would like to enjoy gradually increasing expenditure, since it gratifies the common instinct to look forward to a gradually improving standard of life.

Independence: People save money with the desire to enjoy a sense of independence and the power to do things. It is socially respectable to save.

Enterprise: Many save in order to finance investment in the formation and continuing expansion of unincorporated or closely-held corporate business.

Bequeath: People save to bequeath a good amount to their offspring's, so that they may have a good standard of living. The net worth of many individuals is positive and sizeable at time of death, suggesting that a powerful bequest motive may exist.

Thrift: People of conservative nature, generally consider that, savings is a virtue and advocate the value of thrift. Such people economize the use of resources and resort to savings of money.

Down payment: People may be induced to save money to accumulate deposits to buy houses, cars and other durables. Since they are the sauce of prestige, approved means of self expression in order to keep up with others.

In addition to the subjective motives as mentioned above, various objective motives do influence the savings propensity of the people. They may be listed as follows:

Windfall gains: Whenever windfall gains accrue to the people, the question of its allocation between consumption and savings arises. Usually, consumers do not immediately react to income changes, but take time to adjust to a changed environment in income status. Consequently, immediate income increases are supposed to lead to greater savings.

Fiscal Policy: Willingness to save is influenced by taxation. In order to do away with the heavy tax burden, people may prefer to save their money in various forms of financial assets.

Changes in Expectations: Though future is uncertain, people have certain expectations in future. A negative expectation about future situation may enable them to refrain from spending. The size of savings depends on a host of factors: Disposable income is the most important factor

The process of capital formation is characterized by three important stages, namely:

Realisation of Savings: For capital accumulation people should be willing to abstain from present consumption and thereby increase the volume of real savings. Realisation of savings depends upon the power to save, the will to save and facilities to save.

Mobilisation of Savings: The term generally implies a rise in savings propensity. It also means a change in the composition of savings to support a particular structure of investment. Since a large number of investing units depend on internal savings, a change in the composition of savings may be necessary to achieve a desired pattern of investment.

Utilisation of Savings: It implies utilization of savings in manufacturing capital goods. Capital formation means the net addition to the existing stock of capital. A savings strategy has to form an integral part of the country's economic development programmes, as an essential prerequisite of continuous economic development. An effective savings strategy should aim at not only optimizing savings but also canalising available savings into productive and socially desirable forms. Financial intermediaries play a creditable role in this direction.

Thus, consumption and savings play an equally important role in capital formation.

RESEARCH GAP

- No studies found related to rural areas
- Most of the studies focused only on income level.
- Majority of the studies have emphasized on the general consumption pattern.

SCOPE OF THE STUDY

The present study is confine to the collection of the data from the Rural Households in two selected villages.

OBJECTIVES OF THE STUDY

- To Review the states and performance of consumption pattern at National and state level.
- To provide a theoretical background for the study
- To study the critical analysis of the changing pattern of consumption.

- To study the relationship between the employment and income at the household level.
- To study the impact of changes in consumption pattern of the households in the study areas.
- To know the average monthly expenditure on consumables used by them and their expenditure pattern.
- To offer policy suggestions-based study.

HYPOTHESES

It is formulated as follows:

- There is positive relationship between income and consumption pattern
- Higher the income and higher the standard of living.
- There is a relationship between raising levels of income and the expenditure.

RESEARCH METHODOLOGY

The research work aims at studying the consumption behaviour of households and their savings pattern. For the purpose of developing the thesis, emphasis is laid on primary data and information. However, secondary data are used to study the consumption and savings pattern in India, Economic profile of the state, and Tumkur District. In order to understand the basic concepts, theories and earlier studies pertaining to the research topic in particular are being used.

The primary data relating to consumption and savings patterns of the people, and the pattern of financing the consumption expenditure is gathered by personally administering a pre-tested questionnaire to about 250 households in the study area. For the purpose of sample survey, instead of involving the district which consist of 2 selected villages. This is done, mainly because of the fact that, the study is about an rural area.

NATURE AND SOURCES OF DATA

In this study an attempt is made to collect the primary data by administering the questionnaire to the respondents. It involves the collect ion of primary data from the rural households. Similarly the secondary data were collected from reputed Journals, articles, books, magazines and the pamphlets by some shops regarding their sales for the year.

The primary data relating to the study topic is collected by personally administering a pre-tested questionnaire to 25 households in the study area.

Analysis of Data and Testing of Hypotheses For analyzing the sample data and arriving at conclusions statistical and econometric tools are being used. To study the relationship between household income and number of earning members, household size and household consumption expenditure, household size and savings of the households, household savings and the number of earning members, the technique of association of attributes is being used.

The simple, regression model is used to study the relationship between household income and consumption expenditure, household income and food expenditure, household income and non-food expenditure, household income and expenditure on various non-food items of the sample households. The standard error of the estimates is calculated; to test the significance of the values of the parameters, testing of hypotheses is being undertaken.

To estimate the relationship between total expenditure and proportion of expenditure on various non-food items, mean percentage expenditure on non-food items is calculated. And it is compared with the total consumption expenditure.

To analyze the nature of distribution of income among the sample households, the statistical tools like Lorenz curve and Gini ratio are being employed.

Household Identification No………………………………………

Gender: a) Male (Yes) b) Female (Yes) c) Transgender ( )

No of People:

Gender	No of People	% of the sample population
Male	15	60%
Female	10	40%
Total	25	100%

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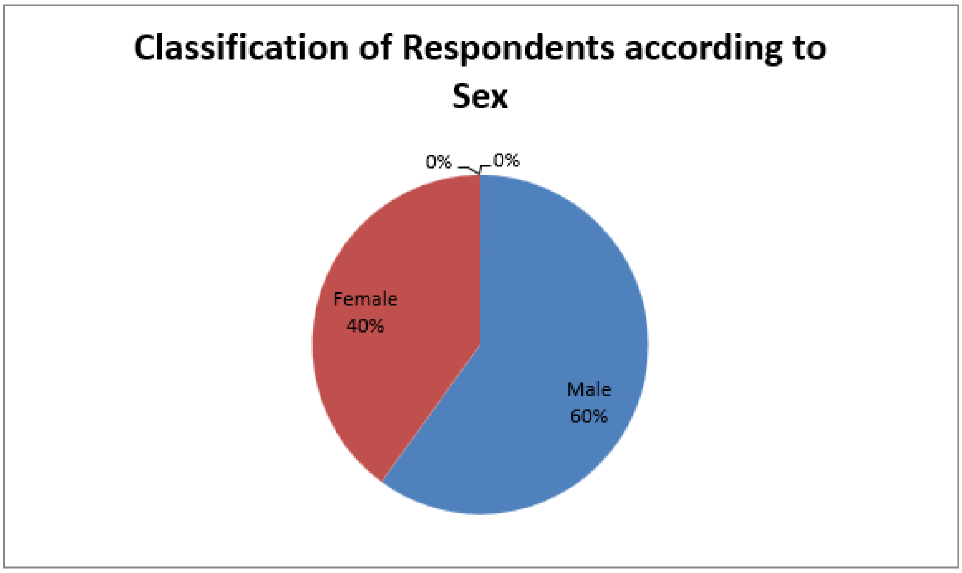
In this survey nearly 60% of the sample populations are male and 40% of the sample populations are female.



AGE LEVEL:

Age	No of People	% of the pilot sample population
10-17	5	20%
18-25	2	8%
26-35	4	16%
36-45	6	24%
46-55	7	28%
55 & above	1	4%
Total	25	100%

The above table gives the age level of respondents. It states that most of the respondents that are 28% of the sample population come between 46-55. Of the samples are 26-35, 24% of the sample population are 10 -17,20% of the sample consumers are 26-35,16% of the sample consumers are 18-25,8% and 4% of the sample consumers are 55 and above. The table also reveals that the study contains more than more than 28% of the sample population are 46-55.

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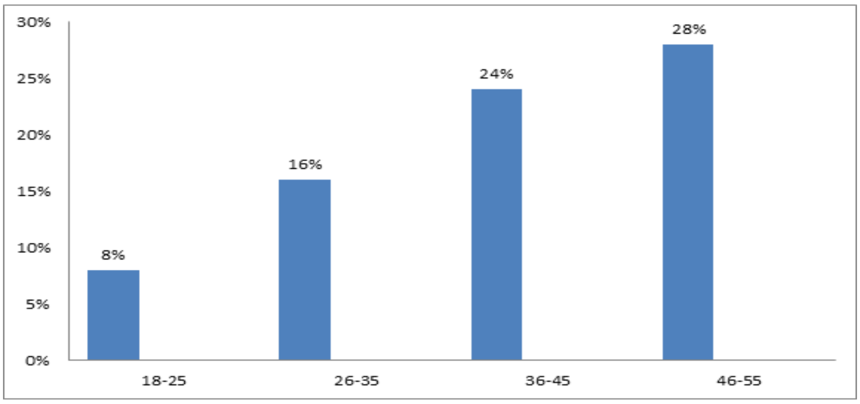
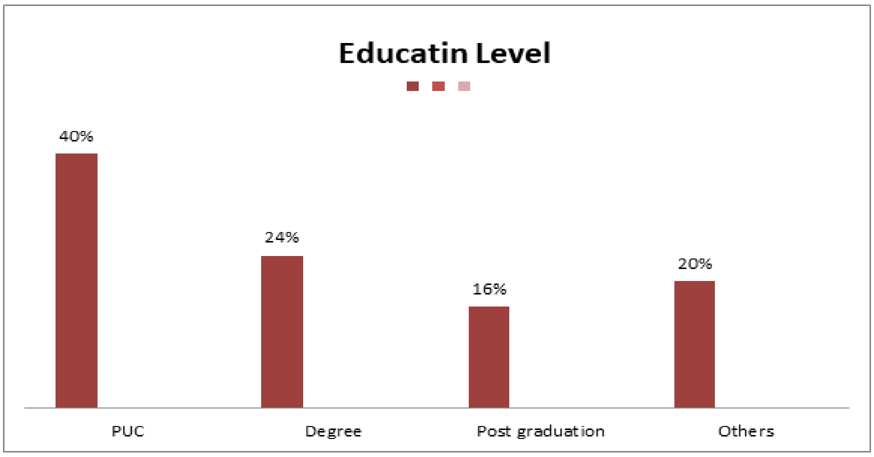
AGE LEVEL OF RESPONDENTS:



Educational Level:

Education	No of People	% of the sample population
PUC	10	40%
Degree	6	24%
Post graduation	4	16%
Others	5	20%
Total	25	100%

The sample consumers are all educated, who have capacity of better understand about the money spending on items. The table shows 40% of the consumers are PUC, 24% of the consumers are graduates, 16% post graduates and 20% others. In this pilot survey more than 50% of the sample consumers are PUC and above.



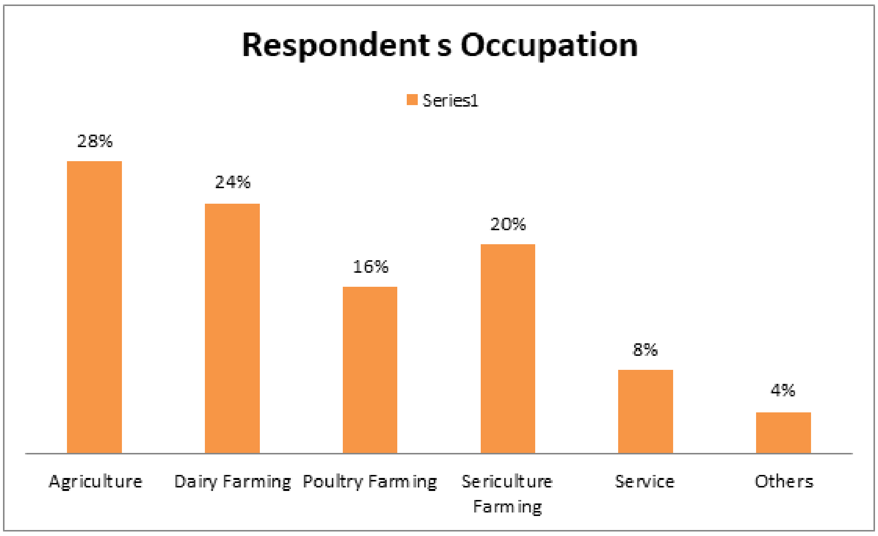
MARITAL STATUS:

a) Married (15) b) Unmarried (10)

Occupation:

Occupation	No of People	% of the sample population
Agriculture	7	28%
Dairy Farming	6	24%
Poultry Farming	4	16%
Sericulture Farming	5	20%
Service	2	8%
Others	1	4%
Total	25	100%

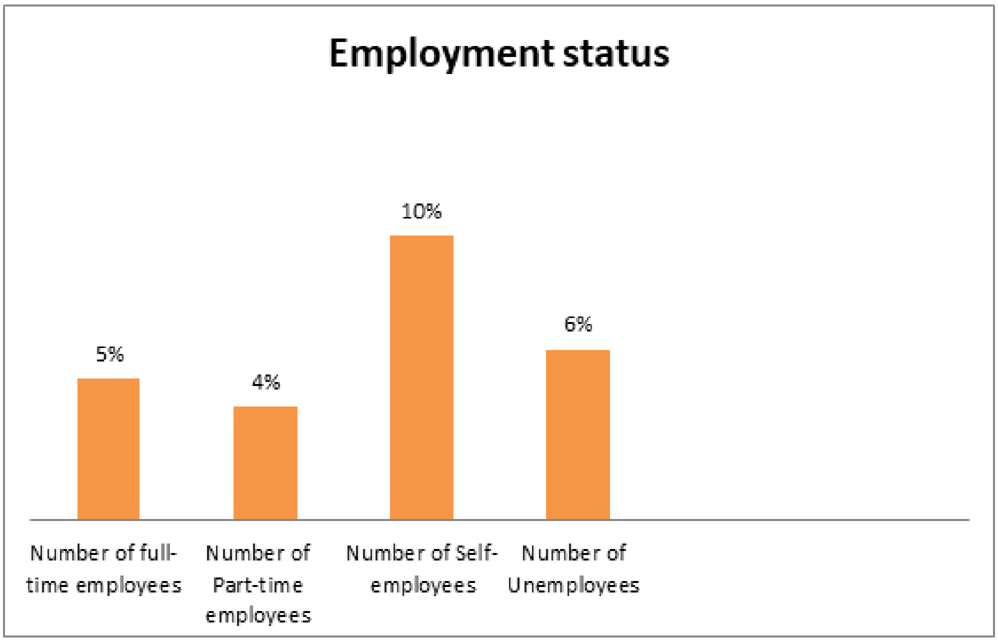
This survey contains more than 28% of the sample consumer are working in agriculture sector. 24% Dairy Farming, 20% Sericulture Farming, 16% Poultry Farming and 8% Service, 4% Others.



11. EMPLOYMENT STATUS:

- Number of full-time employees (5)
- Number of Part-time employees (4)

- Number of Self-employees (10)
- Number of Unemployees (6)



MONTHLY INCOME.

Income (Rs)	No. of People	% of the sample population
Below 5000	5	20%
5000-10000	10	40%
10000-15000	6	24%
15000&above	4	16%
Total	25	100%

The above table gives the monthly income of the consumers. It shows that 40% of the pilot survey consumers come in the income of 5000-10000, 24% of the pilot survey consumers comes in the income level between 10000-15000, 20% of the pilot survey consumers comes in Below 5000&16% of the pilot survey consumers comes under 15000&above. This survey contains more than 40% of the sample consumer in the middle-income group.

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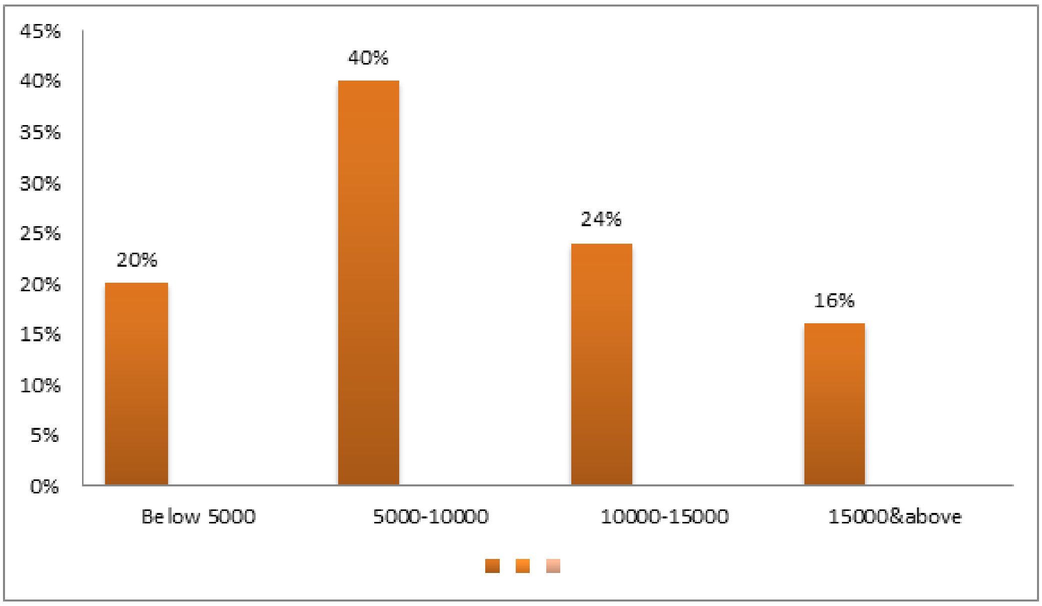
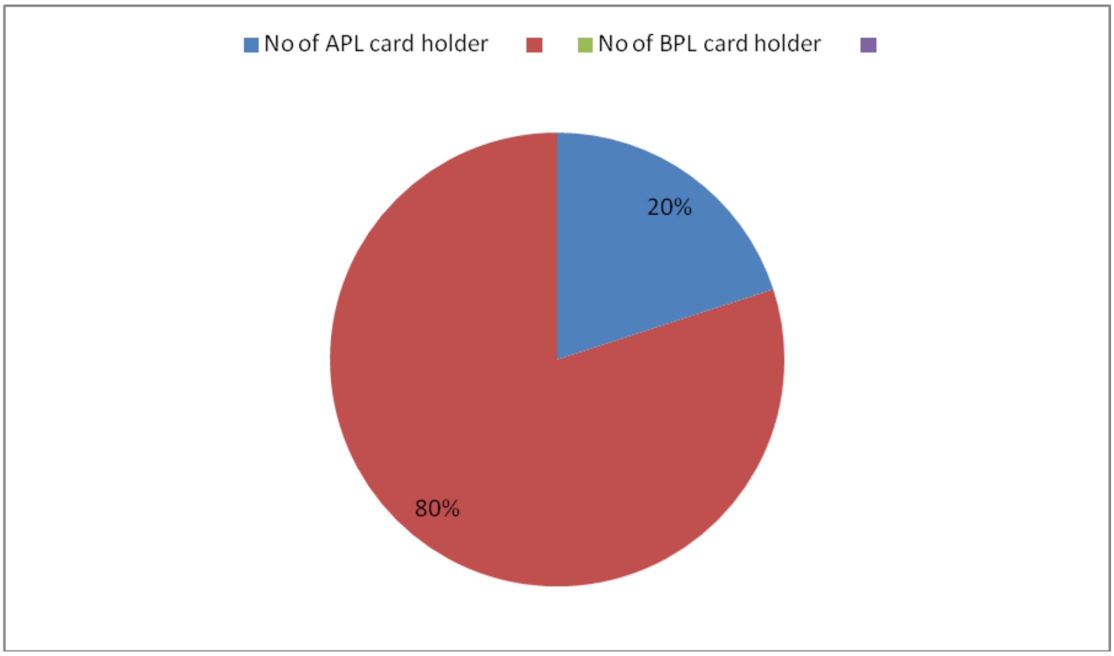


Are you satisfied with your present income?

a) Yes (10)   b) No (15)

Ration card holders	No. of People	% of the sample population
No of APL card holder	5	20%
No of BPL card holder	20	80%
Total	25	100%



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In this pilot survey 80% of consumers are BPL card holder.

FOOD EXPENDITURE.

Items	Previous year (Rs)	%	Current year (Rs)	%	Increase in %	Rank
Cereals	500	5%	650	6.5%	1.5%	VII
Vegetables	600	6%	900	9%	3%	VI
Non-vegetables	800	8%	1200	12%	4%	V
Fruits	500	5%	600	6%	1%	VIII
Rice	1000	10%	1800	18%	8%	I
Milk	800	8%	1300	13%	5%	IV
Oil	400	4%	1000	10%	6%	III
Eatables	100	1%	800	8%	7%	II
Total	4700		8250		35.5%	

Food is the basic requirements of the human being. The major food item expenditure is rice. This survey on food expenditure includes Cereals, Vegetables, Non-vegetables, and Fruits, Milk, Oil & eatables.

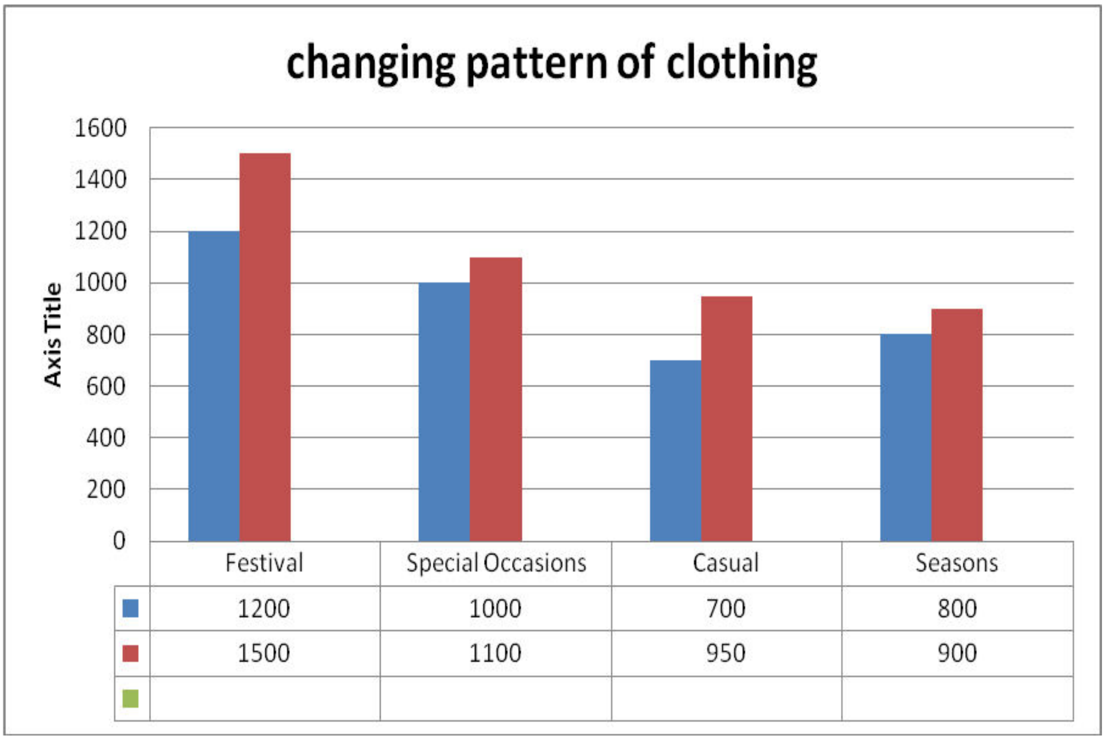
From the above table shows that out of the total food expenditure rice forms the first place in both the year. With regard to the changing pattern of expenditure the overall food expenditure increases.

CLOTHES EXPENDITURE.

Items	Previous year (Rs)	%	Current year (Rs)	%	Increase in %	Rank
Festival	1200	12	1500	15	3	I
Special Occasions	1000	10	1100	11	1	IV
Casual	700	7	950	9.5	2.5	III
Seasons	800	8	900	9	1	II
Total	3700		4450		7.5	

Clothing through it is essential for a person to live with, it gains much importance in this present era as it gives not only protection to the body, but also makes one respectable & dignified in the society.

The respondents have given more impotence to festivals as the yearly expenditure as well as, the change percentage is higher for the purchase of clothing during festival season which is followed by buying cloths during special occasions, casual & than seasonal purchase.



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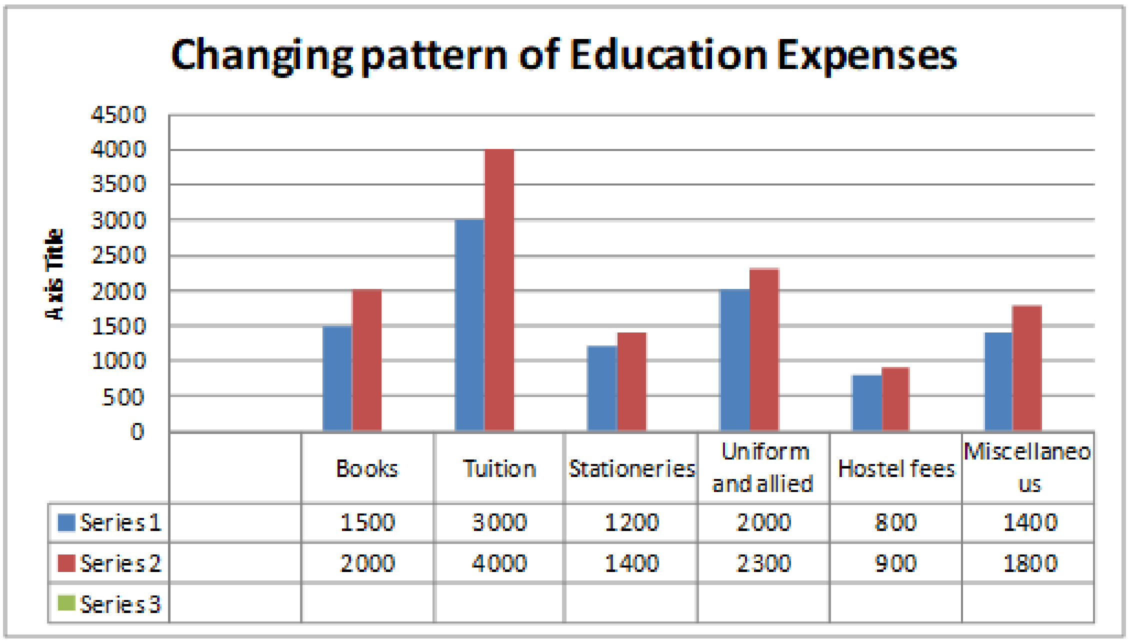
EDUCATION EXPENDITURE.

Items	Previous year(Rs)	%	Current year(Rs)	%	Increase in %	Rank
Books	1500	10	2000	20	5	II
Tuition	3000	30	4000	40	10	I
Stationeries	1200	12	1400	14	2	V
Uniform and allied	2000	20	2300	23	3	IV
Hostel fees	800	8	900	9	1	VI
Miscellaneous	1400	14	1800	18	4	III
Total	9900		12.400		25%	

Getting education is costly now –a-days than in olden days. But the anxiety for getting education is more among both the parents & children. Irrespective of parent's education, the students need to go for tuition for many subjects as it is essential for them for competency.

As per the survey result given in the above table the tuition fees from the major portion of the education expenses because of covid 19 pandemic. They spent a lot for books and followed by Stationeries, Uniform and allied Hostel fees and Miscellaneous.



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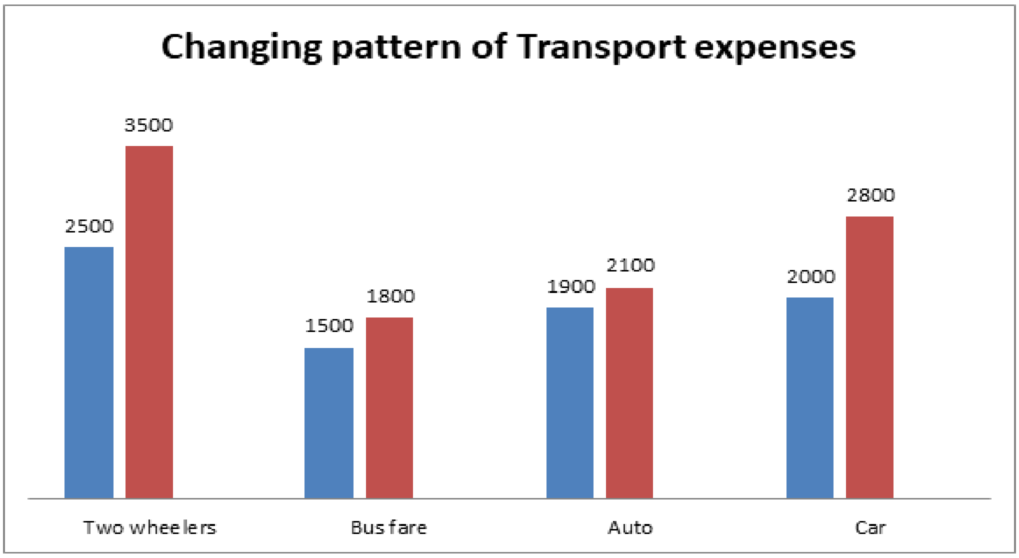
TRANSPORT EXPENDITURE:

Items	Previous year (Rs)	%	Current year(Rs)	%	Increase in %	Rank
Two wheelers	2500	25	3500	35	10	I
Bus fare	1500	15	1800	18	3	III
Auto	1900	19	2100	21	2	IV
Car	2000	20	2800	28	8	II
Miscellaneous	1000	10	1100	11	1	V
Total	8900		11300		24%	

People need to go from one place to another place for many reasons. the major reasons are education, job etc. As petrol prices are often getting increased, people have to spend a lot of money on traveling. The preference of vehicles depends upon the financial stability, urgency, and status.

From the above table, it shows that the two wheelers forms a major portion individually, the change is more apparent in case of two wheelers as the people need to have one to face the busy and urgency of their works.

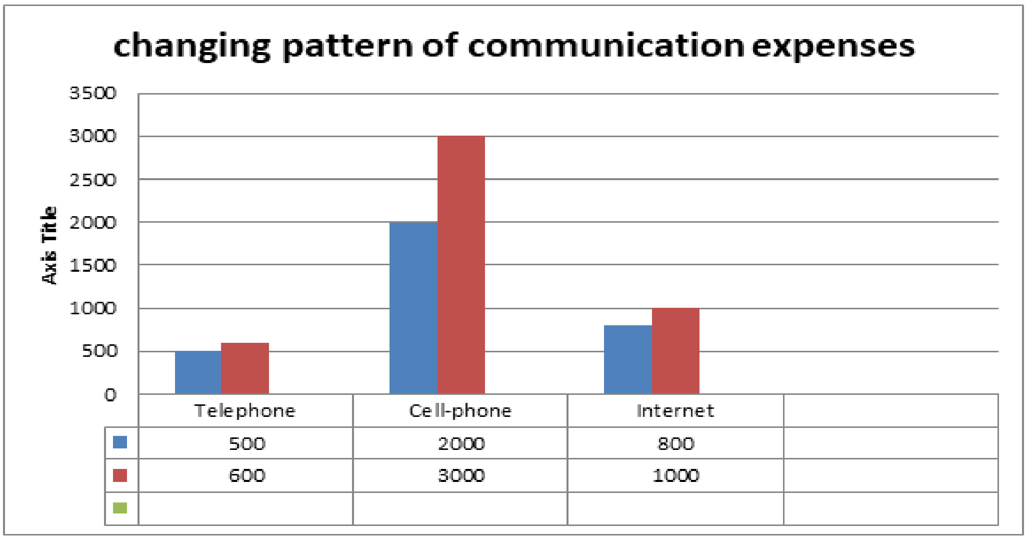


The two wheelers forms major portion in this case study.

COMMUNICATION EXPENDITURE.

Items	Previosus year(Rs)	%	Current year(Rs)	%	Increase in %	Rank
Telephone	500	5	600	6	1	III
Cell-phone	2000	20	3000	30	10	I
Internet	800	8	1000	10	2	II
Total	3300		4600		13%	

Communication has become a part of every body's life. It is essential everyone to execute things in time. As per the data shows in the above table, it is ascertained that there is a vast change in the modern methods of communication especially in this covid-19 pandemic.



RECREATION EXPENDITURE:

Items	Previous year(Rs)	%	Current year(Rs)	%	Increase in %	Rank
Hotels	500	5	600	6	1	IV
Tours &t rips	1000	10	1400	14	4	I
Film	800	8	1100	11	3	II
Miscellaneous	700	7	900	9	2	III
Total	3000		4000		10%	

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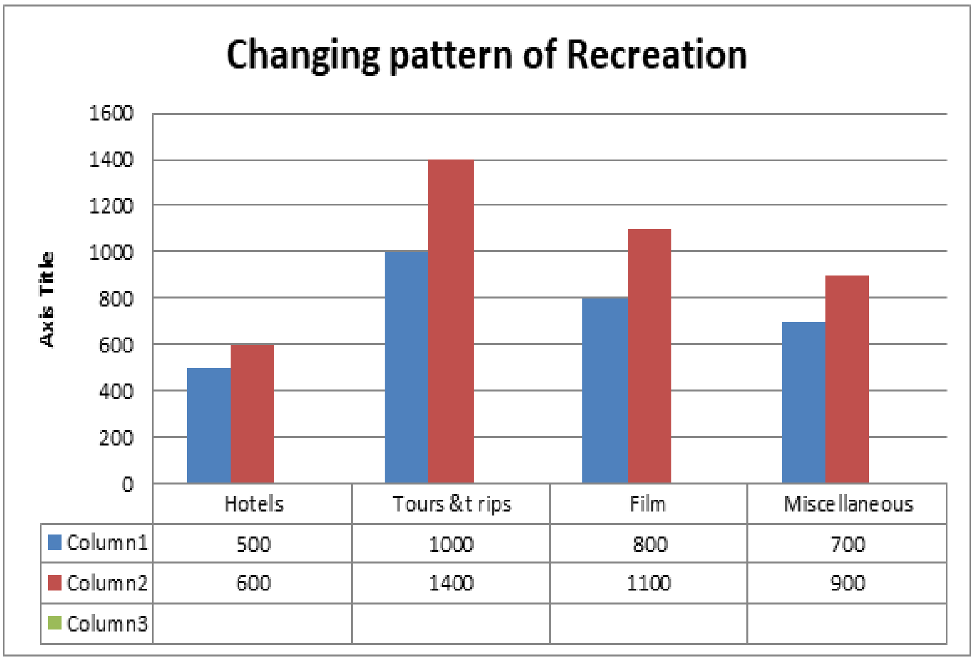
In the present era people want to live a carefree lives in the midst of his heavy schedule. Now a day's everywhere, one can witness problems related stress and the same lead to unwanted diseases too and to rid of them, one wants to have relaxation and recreation. This pilot survey people have interests in trips for their heavy schedule. And going for Tours &trips, Hotels, Films also.



HOUSEHOLDS CONSUMABLES AND COSMETICS EXPENDITURE:

Items	Previous year(Rs)	%	Current year(Rs)	%	Increase in %	Rank
Hair Oil	200	2	500	5	3	II
Shampoo	100	1	300	3	2	VI
Soaps	150	1.5	200	2	0.5	VIII
Powder	300	3	400	4	1	VII
Face creams	400	4	900	9	5	I
Beauty Parlors	600	6	950	9.5	3.5	III
Decorative	200	2	520	5.2	3.2	IV
Others	400	4	650	6.5	2.5	V
Total	2350		4420		20.7%	

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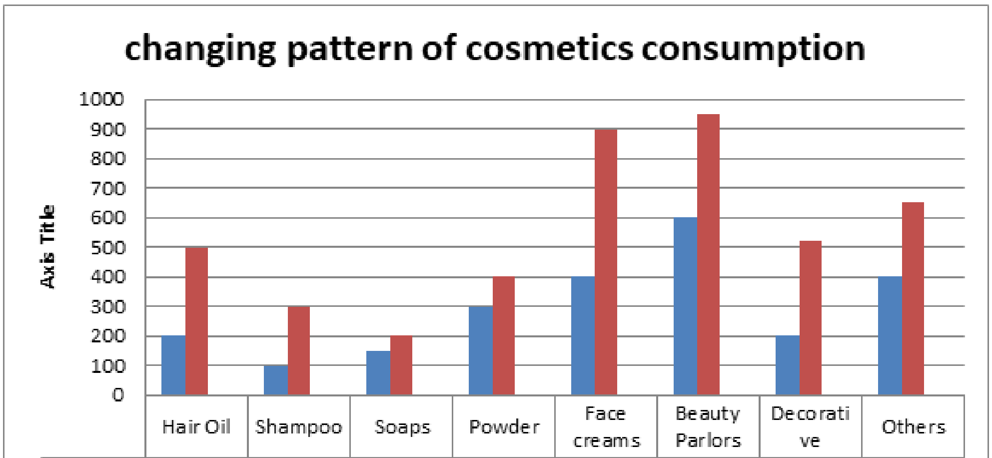
In the modern world rural people are also so particular in improving their image and personality through various means and ways. Both men and women like to show themselves as stylish, fashionable attractive and respectable in the society.

From the above table it reveals that there is a wide disparity in the expenditure pattern on cosmetics various Face creams 5%, Hair Oil 3%, Beauty Parlors 3.5%, Decorative 3.2%,.



	Hair Oil	Shampoo	Soaps	Powder	Face creams	Beauty Parlors	Decorati ve	Others
Series 1	200	100	150	300	400	600	200	400
Series 2	500	300	200	400	900	950	520	650
Series 3								

FUEL & POWER CONSUMPTION EXPENDITURE:

Items	Previous year(Rs)	%	Current year(Rs)	%	Increase in %	Rank
Gas	800	8	1000	10	2	V
Kerosene	200	2	300	3	1	VI
Fire wood	300	3	700	7	4	III
Electricity	1000	10	1500	15	5	II
Petrol and Diesel	2000	20	3000	30	10	I
Others	400	4	700	7	3	IV
Total	4700		7200		25%	

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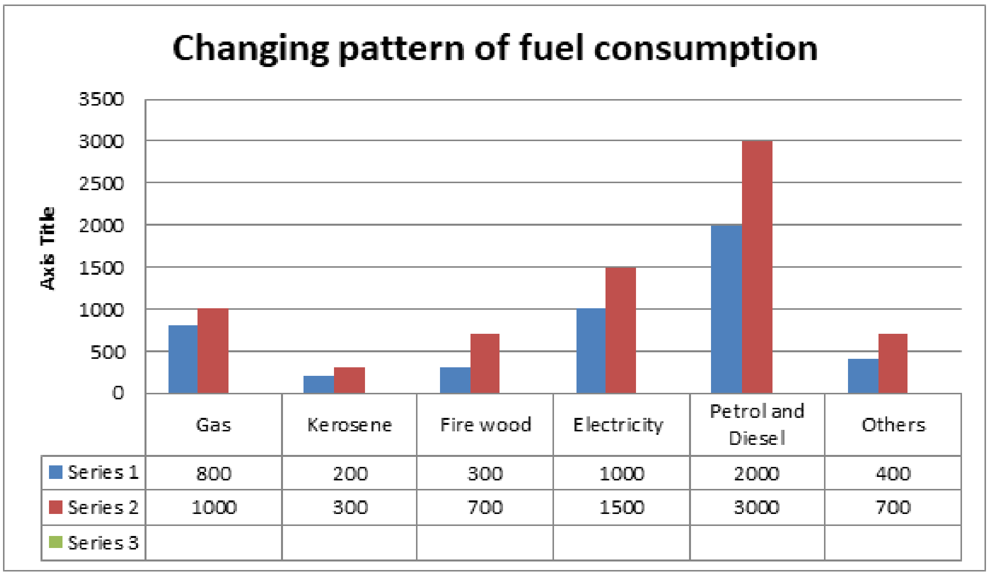
The traditional way of using fuel with the help of fire woods has gone out in villages also. Most of people are using gas, electricity, kerosene etc. The general tendency of the people using petrol and diesel consumption has been increased.



UTILITIES EXPENDITURE

Items	Previous year(Rs)	%	Current year(Rs)	%	Increase in %	Rank
Refrigerator	900	9	1200	12	3	IV
A/C	1000	10	1200	12	2	V
Washing machine	800	8	1200	12	4	III
Vessels	1100	11	1700	17	6	I
Grinder and Mixer	500	5	600	6	1	
Furniture	1000	10	1500	15	5	II
Total	5300		7400		21%	

This type of expenditure includes the amount spent on house hold articles like vessels, purchase or maintenances of electric items like Washing machine, Refrigerator, A/C, Grinder and Mixer, Furniture etc.these expenditure occupy a major portion of the expenditure as the traditional aspects are replaced with modern equipments.

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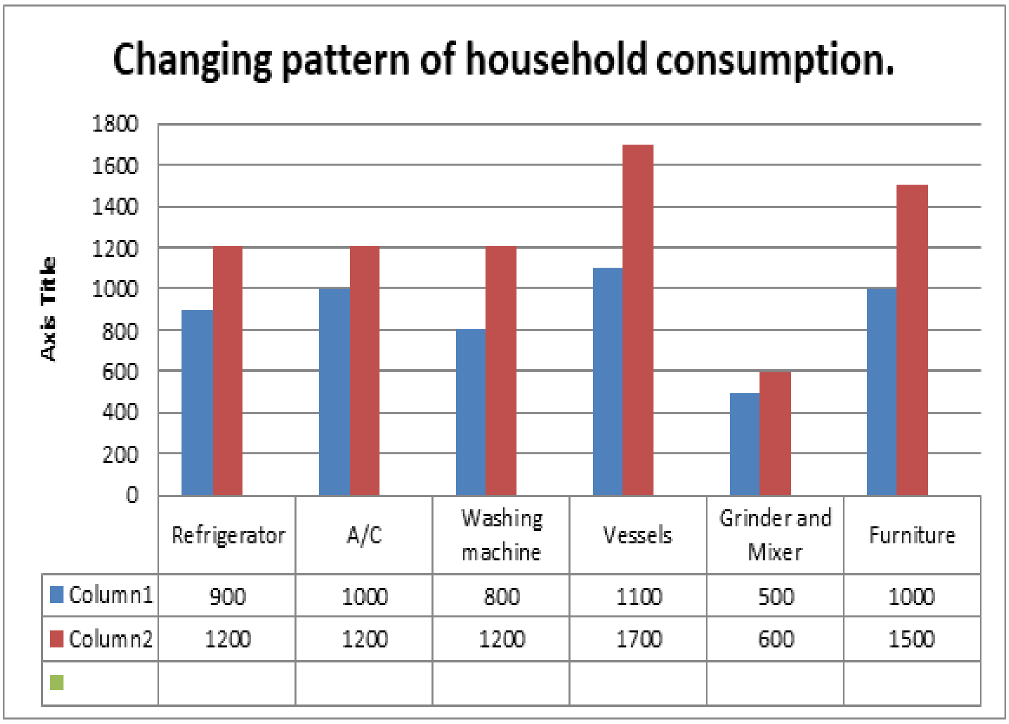
With regard the above table, the People have very well satisfied with the basic necessities by purchasing household equipments and now they are shifting over towards luxuries.



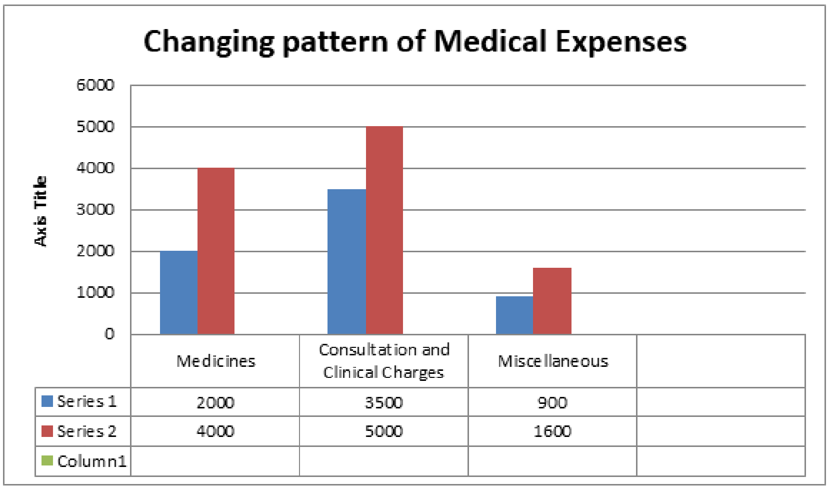
Medical Expenses:

Items	Previous year(Rs)	%	Increase in %	Rank	Increase in %	Rank
Medicines	2000	20	4000	40	20	I
Consultation and Clinical Charges	3500	35	5000	50	15	II
Miscellaneous	900	9	1600	16	7	III
Total	6400		10600		42%	

Due to change in food habits, untimely working hours, continuous work, rural people also under go with certain diseases. And also some diseases need continuous monitoring and consultation.

This study shows that medical expenses are the major expenses. Because of covid-19.

From the above table it reveals that medicine expenses are the major expenses.



This study shows that medical expenses are the major expenses. Because of covid-19.

Due to change in food habits, untimely working hours, continuous work, rural people also under go with certain diseases. and also some diseases need continuous monitoring and consultation.

Provide Suggestions to improve the Present status of rural households.

Creating adequate employment opportunities will help the rural household's people to earn more and to withstand with the changing of society. Facilities are extended to rural people too at convenient terms and conditions; they can also make us of them to improve their standard of living.

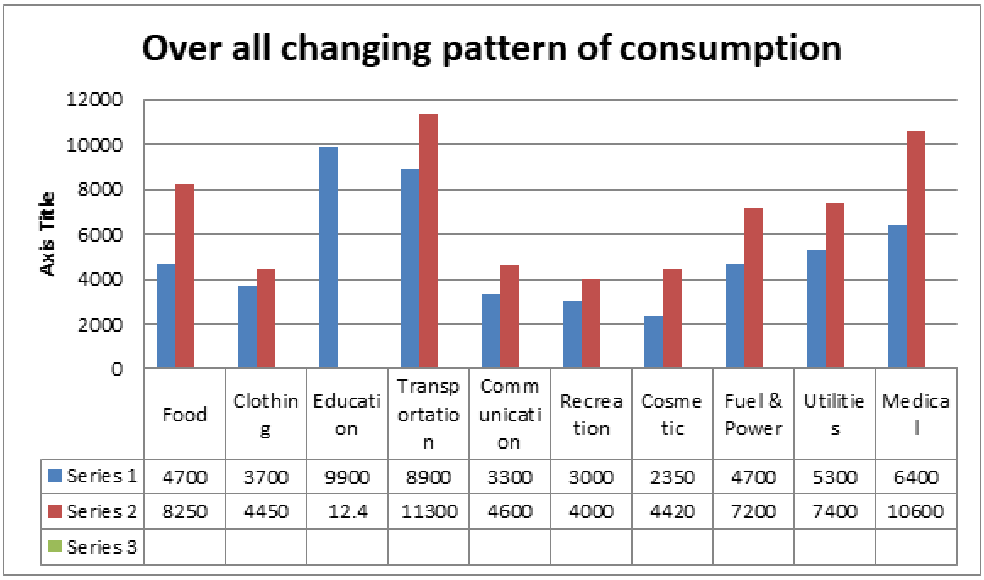
Overall Expenditure

The items of expenditure tend to vary according to the needs and necessities of the pilot sample respondents and the same is widely affected by the earning capacity also .As the sample respondents are from the working class at various capacities, to increase the status and to withstand with the changing scenario of the society they are forced to spend accordingly.

Overall changing pattern expenditure:

Items	Previous year(Rs)	%	Current year(Rs)	%	Increase in %	Rank
Food	4700	4.7	8250	8.25	3.55	II
Clothing	3700	3.7	4450	4.45	0.75	XI

Education	9900	9.9	12.400	12.4	2.5	IV
Transportation	8900	8.9	11300	11.3	2.4	V
Communication	3300	3.3	4600	4.6	1.3	VII
Recreation	3000	3.	4000	4	1	VIII
Cosmetic	2350	2.3	4420	4.42	2.12	III
Fuel & Power	4700	4.7	7200	7.2	2.5	IV
Utilities	5300	5.3	7400	7.4	2.1	VI
Medical	6400	6.4	10600	10.6	4.2	I
Total	52,250		74,620		22.42	



The changing pattern of expenditure results with the increase in Medical 4.2% which is followed by food 3.55%. Cosmetic 2.12, %, Fuel & Power 2.5% , Education 2.5%, Communication2.4% , Utilities 2.1%, Recreation 1%, Clothing.

FINDINGS OF THIS STUDY

A change in life style, change in behavior and a departure from time tested values and norms are influenced by changing in consumption pattern of rural households. Because of Covid-19 pandemic medical expenses are the major expenses.

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FINANCE, PROFIT AND LOSS IN BHABANI BHATTACHARYA'S SO MANY HUNGERS!

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ABSTRACT

Bhabani Bhattacharya is an adroit Indian English novelist who narrates social realities in his fiction during Partition. Bhattacharya's So Many Hungers! chronicles micro and macro levels of hunger of human beings for food, money, power, status, satisfaction, sex, adventures, and patriotism. The novel primarily throws light upon how finance becomes the prime factor of degradation and source for the people of Baruni near Calcutta. The author also highlights the destruction of peace, profit-making strategies, and flows of investment of Samarendra. Though, the novel does not directly connect with money, shares, and stock but it explicates human greed related selling and buying process. The present chapter attempts to explore how profit and loss become the pulling factor of finance. This study attempts to examine the how greed, hunger, power and money are destroying the harmony of Baruni and also finance become an integral part of the money-minded people.

Keywords: *restoration, destruction, and strategies.*

INTRODUCTION

Bhabani Bhattacharya's debut novel *So Many Hungers!* was published during the Partition in 1947 which projects multiple manifestations of hunger. The novel showcases the life of Bengali families, agriculture, the rural life of Baruni, the Civil Disobedience Movement, and the dawn of World War II. It narrates famine, scarcity of food, hunger, death, and greedy capitalism. It also records vivid tenets of hunger through greed for money, profits through share markets, black marketing, forced prostitution and forced armies to fight wars in foreign lands. The novel opens with the period of the beginning of World War II, wherein human hunger and ambition to destroy civilizations and nations threaten and destroy the humanity to a greater extent.

ILLUSTRATION

Bhabani Bhattacharya's *So Many Hungers!* delves into many themes of hunger, poverty, power, sex, adventure, profit, Loss, etc. It also records how traders and Samarendra use financial tactics to make a profit and recover from the loss. This novel makes many instances of profit, loss, and finance.

The novel is picturesque with the family saga of Devesh Bose, Samarendra Bose and Samarendra's sons Rahoul and Kunal. Devesh Bose is a freedom fighter influenced by Gandhian ideologies of the Civil Disobedience Movement and who has been imprisoned several times. He leads a simple life of a villager who is worshipped like a god in the village of Baruni. He is simple like nature who has become one with the ecology of the rural set up of Baruni. On the other hand, his son, Samarendra Bose is an advocate and a very active practitioner of the share market who exhibits greed and hunger for earning more money through the share market by establishing a business apart from his practice in the high court. Also, he wishes that his elder son, Rahoul who is a D. Sc. from Cambridge University should be a great professor of Astrophysics and Rahoul's wife Monju ready to deliver a baby girl or boy. The novel begins with a discussion of World War II which will hamper the natives of Baruni. This War will destroy civilized living. Therefore, Rahoul and her mother are discussing the impact of War on people. The War become a great adventure for rich people and adversity for poor people. Hence, rich people's aim of War did not count and it is a matter of chance to develop themselves. The author shows the greed of Samarendra Bose who indulge in buying shares whereas other people are worried about the destruction of peace and Baruni due to War. He is busy purchasing shares and making his profit and does not worry about the loss of humanity. He merely thinks about which shares he should choose and he is confused between steel bars and gold bars in the share market. According to him, this is a lifetime chance to make a profit and increase his finance. Therefore, Samarendra urges to Rahoul for purchasing shares from the stock market. Samarendra says, "'Don't you see? Gold bars or steel shares—which shall I buy?' He spoke in a low, earnest tone. Tomorrow there will be a storm in the share market. The bulls will carry all before them, as never before, the bears will be nowhere. Steels will rise steeply, so will gold—which to choose? The chance of a life-time—'" (SMH 8)

Samarendra is instructing Rahoul about Share bars because he wants to take a favourable chance from the situation of World War II. Samarendra would be happier if his grandchild will arrive in this great War situation hence, he is ready to do Napoleon's finance of solely for profit. He says, “Rahoul, you go first and see the pretty one. I am coming in a moment. Must ring up my stockbroker. Gold or Steels. Don’t you see? He squared his shoulders with the unspoken thought: Why, at a moment like this, with a great War on and a lovely grandchild born, you have to be a Napoleon of finance.” (SMH 9) These incidents highlight the hunger to purchase a share to make his own profit instead of thinking about his son’s opinion.

Bhabani Bhattacharya projects greed and hunger at the stock exchange. The brokers, agents, and clients are busy in buying and selling the shares. It is because of the outbreak of World War II that the share market showcases a greater hike. The increase in the prices of shares will ultimately increase demand in the market. The commodities will be produced in bulk by destroying loss. Money becomes the mantra of the greedy generation. Cash and banks play a pivotal role in the share market. The greed for more profits, increased prices of shares and the demand for shares indicate the destruction of humanity at a higher rate. In other words, the share market accelerates war and also the destruction of peace, harmony, and humanity to increase the finance. The writer narrates:

A motley crowd surging by the Stock Exchange, the tall, massive, dark-brown door open only to privilege. On the road, on the concrete pavements shadowed from the angry sun by mammoth cement-grey structures, a big motley crowd surging, voices buzzing, brains pounding at full pressure. Inside, the brokers, the brokers’ agents, subagents, booking orders from clients in the motley crowd, clients too excited to sit still at home or in the brokers’ offices with telephone at the mouth, pouring orders, buying, selling, buying again. Bees darting and buzzing for money-honey!

Pulses pounding. The blood beating in the ears. The crowd with cash in the Banks, cash to play with. Hot activity in the street of Clive who built Empire with a thousand muskets and a forgery. (SMH 21-22)

 ISBN: 978-81-959870-8-5

The author amplifies human greed for wealth at the cost of the destruction of humanity. People like Samarendra Bose are well aware of the war and also, they know that if they buy more shares, the investment will influence the production of arms, which, in turn, will certainly kill millions of people and destroy several nations. This generation focuses on their private speculations and profits. They are aware that their investments will boost the strength of the Nazis who will spread like a plague and kill thousands of people and destroy the Baruni. This generation is so greedy that they are ready to empty their accounts and buy shares. They will sell the gold ornaments, the cultural markers of their traditions and heritage worn by their wives, and buy shares. Such instances exhibit that greedy people compromise with their culture for the sake of money. For this greedy generation, war is an industry that profits them the most. Further, the writer explains that war becomes an industry to curtail unemployment as many nations push the young generation into this industry. Thus, the young generation becomes the means of destruction who join the army without thinking seriously about the ecological destruction that they will do in joining the army. The author says, "Buy at a high premium. See it go higher, higher. Thirty per cent. Fifty per cent. Hundred per cent dividend. Dividend to make Death Machine. Scrap iron hurled from projectiles, a million tons a month. A million deaths a month. Death into dividend. Death into dividend." (SMH 22) Samarendra and his colleagues are hasty to purchase shares and ready to sell gold, mortgage their house, and even the gold of their wives also. The share market's lowest prices make them greedy to fund doubling and therefore, they are ready to do anything for making a profit and doubling their finance. The author narrates:

Open your passbooks. Empty your accounts. Take a loan from friends. Mortgage your house. Sell, sell your gold, the gold on the body of your wife. See the funds doubling, the house reproducing itself, the gold growing for ten extra arms. Buy on the margin deposit system. You pay a quarter of the price, the broker puts down the balance at six per cent. Sell as the market rises. Take your profit and pay off the broker. See your capital doubled.

…Sell on the margin system. You make a deposit. You sell a share you don't possess. The market falls. You buy at the lower rate and deliver the share you've sold. Take the balance of profit. See your capital doubled. (SMH 23)

This happenstance depicts how profit and loss become their weapon for doubling finance. They too need a War to cut unemployment, to push life into the industry. But for them today at a premium of making a profit. The Stock Market moves like the strokes of a seesaw. Each stroke shed upon Samarendra's lap a golden dust of profit and it is an easy money-making system for development finance. The author describes, "The Stock Market moved like the strokes of a seesaw. Each stroke shed upon his lap a golden dust of profit, was not too good to be true. Easy money. …He had earned more in a half-year, much more, than he could earn as a lawyer in a half-decade! (SMH 39) The stock market result becomes the happiest moment of Samarendra's life. He expresses, "Today our wings are spread over the Arctic. They are sheathed in ice. Tomorrow the sun of victory will touch them with its golden light." (SMH 40) This incident portrays that the profit of shares is more important than the lives of people. Samarendra is living his life luxurious way and he wants to fulfill the mundane of his sons and he does not want to make them a slave of poverty. The increasing finance will give him a profit of pleasure. Samarendra says, "And it was all for his sons' sake—with wealth heaped at his feet, his own personal needs were still little more than a daily bowl of rice, as it had been in all those years when poverty had held him chained like a slave." (SMH 42)

Samarendra Bose is a lawyer who exploits his knowledge for investment in stock markets. His hunger for money piles up due to the war and the resultant hike in the prices of shares. The war creates uncertainty in human life as entire humanity passes through a crisis. The armies capture even the Arctic. Similarly, Samarendra Bose makes more and more money for his sons. He gets a title for himself, 'Rai Bahadur' as he is one of the wealthy men in Bengal. Also, he wants to introduce Rahoul to the English officers—the colonial representative in Bengal. These instances project Samarendra's hunger for money, wealth, titles, and social elitism. Also, the war blasts his speculations bringing down his expectations of high profits in the share markets. For some months,

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Samarendra Bose is unhappy and lost due to the greater loss that he experiences. According to him, “As wealth grew, the dream grew, till it was now an obsession.” (SMH 46) These money-minded people only think about profit and are not ready to bear any kind of loss. When the Calcutta Stock Exchange has crushed and India will be under Nazis. Samarendra is not thinking about the fate of India and he does not want to loss his investment. The author narrates how the profit become greater than country:

The Calcutta Stock Exchange had crushed.

For a while the market had marked time. The retreat from Norway burst upon it as a bombshell. Then the Nazi lance thrust into the flanks of Europe, digging deep into its vitals. The break-through at Sedan knocked down the market altogether. It breathed panic. The Allies were crushed; India would be under Swastika rule—the Nazis were well on their way here. The fate of India would anyhow be decided at a conference table, and the Crown’s brightest possession would change hands, with the ease of a cheque passing from account to account. (SMH 47)

Further, Samarendra buying and selling shares in the stock market become sometimes nightmare days in his life. He says, “His large profits had been wiped clean as though they were a mere figure on a slate. The big bulk of undervalued shares he owned (holding a sick baby—they called it in the market!) had passed to his earnings in the legal profession, was mortgaged.” (SMH 48) Subsequently, Samarendra regains confidence flowing back into the Market and now prices are on an upward trend. He has waited long, but now that the tide seems to have turned and gorge with profit having sold a great many more shares than they possess and ready to secure himself to repurchase the shares. He is getting back his value almost as fast as he had lost it. Therefore, Samarendra starts his activities again but with more caution. The great windfall in his own fortune was still to come. Samarendra is taking advantage of the War situation and deliberately waiting to hear the news and he takes a quick decision of making a profit by investing. The author says, “One evening, as he listened in to the broadcast news, the loss of two great battleships was announced to the world. Samarendra was overwhelmed. He shook his head, recalling a threat that had lain stored in his memory: Blood, toil and tears! He made a swift decision. In a minute he was speaking to his stockbroker on the phone." (SMH 53)

Frequently, the fields of Bengal grow enough rice for all. But now that the rice has been robbed by the peasants. The government and traders take away the harvest, paying the market rate but the cash dwindles in worth and presently peasants are paying tenfold more to buy back the rice that has a part with them. This kind of worst situation makes people worried. The traders will stay in the village, buying land, and buying things. It is not for people but only for making their profit and they are not thinking about the loss of people. The shortage of rice becomes the trade of black market for traders. The famished ones must feed well before they go into business, feed on rice and ghee and milk, so that the bones may be put on the meat. For these money-minded people is no better investment in the whole money market. Due to this profit-making business, the rich become richer, and the poor become poorer. These money-minded people like Samarendra highly take advantage to make their finance business and invest more shares to make a profit swiftly.

CONCLUSION

Bhattacharya's *So Many Hungers!* delves into profit, loss, and finance-making strategies of money-minded people. This book highlights how the mundane life becomes an integral part of Samarendra to make their own future shine while he is destroying the future of Baruni village. This novel focuses on how to finance-making process changed Baruni during World War II.

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GREEN ECONOMY: NEED FOR NEW SUSTAINABLE ECONOMICS

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ABSTRACT

The experience of the COVID-19 pandemic has cast a bright light on the frailty in our global economics. It has highlighted our inability to adjust to complexities, uncertainties and accelerated the need for change. The everlasting need for constant growth in the shape of economic progress is an inevitable reason for the increasing existential crises occurring all over the world. Where there is a need for constant growth, there is a need for constant increase in the production and consumption processes involved. This is an ideal definition for any kind of economical development required for the countries of both developed and under developed, given that there are no liabilities involved, but this is not the case of our current generation. The idea of constant growth needs to be replaced by a more thriving, balanced growth which adopts to the new liabilities that we are facing, for us to lead a sustainable, balanced and thriving economy. In this paper we discuss about the major problems of increasing population and meeting their requirements with the current finite resources based on the reports produced by the OECD and World Bank. It can be discovered that mass consumerism under finite resources are the root cause for the global catastrophe. If this rate of consumerism continues there is no scope for the future of humanity, scientists claim approximately 60 yrs of usage of natural resources at this rate is possible. Meanwhile majority of the governments still think that the solutions to their economic problems lies in more growth.

Keywords: Green growth, Sustainability techniques, Regenerative & Degenerative Economics, Resource Depletion, Planetary Boundaries, Asteroid mining.

INTRODUCTION

The experience of the COVID-19 pandemic has cast a bright light on the frailty in our global economics. It has highlighted our inability to adjust to complexities, uncertainties and accelerated the need for change. The everlasting need for constant growth in the shape of economic progress is an inevitable reason for the increasing existential crises occurring all over the world. Where there is a need for constant growth, there is a need for constant increase in the production and consumption processes involved. This is an ideal definition for any kind of economical development required for the countries of both developed and under developed, given that there are no liabilities involved, but this is not the case of our current generation. The idea of constant growth needs to be replaced by a more thriving, balanced growth which adopts to the new liabilities that we are facing, for us to lead a sustainable, balanced and thriving economy. In this paper we discuss about the major problems of increasing population and meeting their requirements with the current finite resources based on the reports produced by the OECD and World Bank. It can be discovered that mass consumerism under finite resources are the root cause for the global catastrophe. If this rate of consumerism continues there is no scope for the future of humanity, scientists claim approximately 60 yrs of usage of natural resources at this rate is possible. Meanwhile majority of the governments still think that the solutions to their economic problems lies in more growth.

It has been twenty years since the rio summit was signed but the world still faces the twin challenges of expanding economic opportunities for the growing population and addressing environmental pressures, where the natural boundaries have been exploited beyond limits. These challenges unless addressed could force human survival into brink of extinction. Over the recent decades the issue of climate change has moved from a peripheral concern of scientists and environmentalists to being incorporated as a central issue of policy making in almost every sector globally. We are in an era of declining fuel resources, pandemics, financial crises, social and political warfares among countries. The realization of natural resources being exploited beyond the limits due to over production and over consumption has motivated the green approach to the

 ISBN: 978-81-959870-8-5

economy. Green growth is where these two challenges meet and optimize the best outcome for further sustainable living of the people within the boundaries of the planet. It means fostering economic growth and development while ensuring that natural assets continue to provide the resources and environmental services on which our well-being relies. But is green growth just another form of new branch of economics or does it really target the needs for our current generation?

The idea of traditional constant grow on a finite planet under the multiple existential threats of climate change, biodiversity collapse, food system fracturing, deforestation, ocean acidification all of which are driven by the consumption that is required for the economic model of constant growth has now been under question by economists. Economists like Anil Markandeya, Kate Rawoth have contributed their share of ideas on different possible ways for our sustainable living on this planet based on planetary boundaries and consumer needs.

Conventional economics is based only on the supply and demand entailed by the production and exchange of goods. Our financial system rules were made in such a way that the individual is the foremost important unit of consideration then comes the maximizing profits and minimizing risks. When the rule of Individual supremacy is coupled with the notion of maximizing profits and minimizing risks what you get is a financial system that extracts wealth for itself but doesn't consider the human or ecological cost to other individuals. The economy that is based on these principles is organized as an extension of colonial system, whereby the resources are harnessed by majority of people to improve the living standards of the minority who are privileged sections of the society, increasing inequality between these sections. These economic systems are based on competition and has led to widening inequalities on global level. Even under such unfavorable conditions the population is not at a sustainable rate. With the increase in population of these underprivileged sections the inequality keeps growing.

POPULATION GROWTH

The growth of population has been increasing rapidly from 2.7 billion in 1955 to 77.9 billion in 2022. This rapid increase in the population has been parallel to the

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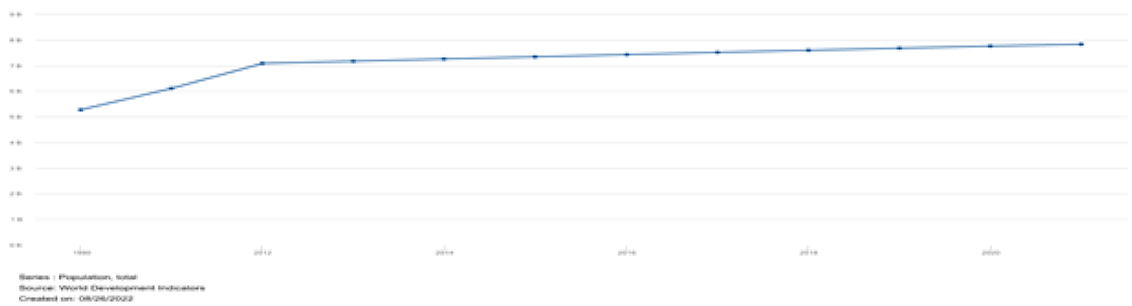
industrialization until the 21st century. Even though the population growth rate has been declining since 2017 from 1.12% to 1.05% in 2022 it is not enough for the available social, and economic opportunities. During the 20th century alone, the population in the world has grown from 1.65 billion to 6 billion.



The above graph illustrates the total population of the world from 1990 to 2021.Total population is based on the de facto definition of population, which counts all residents regardless of legal status or citizenship. The values shown are midyear estimates. The trends in the population growth rate have been fluctuating since the era of industrialization which bought inventories and technology to make life easier. Due to the deterioration of terms of trade, higher taxation warfare inventory consumption after the 1950 the growth rate declined at a diminishing rate, until 1954. With declining mortality, high fertility rates, post-war social changes and introduction of technology in all the sectors the population rate increased rapidly twice the then existing population after the 1960s. From then on the widened scope of development by the developed countries, increasing awareness about the standard of living, climate change, economic crises have again lead to the diminishing rate of population growth from the 1970s.

Population growth, migration and urbanization, affect virtually all development objectives that are on top of national and global development agendas. They affect consumption, production, employment, income distribution, poverty and social protections, including pensions; they also complicate our efforts to ensure universal access to health, education, housing, sanitation, water, food and energy.Population growth, in particular, places increasing pressures on the planet's resources -- water, forests, land and the earth's atmosphere -- contributing to climate change and challenging environmental sustainability.

There's still a long way for us to maintain the generational population at a sustainable rate. Human rights-based and gender-responsive policies, such as promoting universal access to sexual and reproductive health and rights, including voluntary family planning, education, including comprehensive sexuality education, can make a world of difference for people and societies. Achieving the Sustainable Development Goals Agenda for Sustainable Development, especially targets related to reproductive health, education and gender equality, environmental and sustainability issues can have a positive impact on individuals to make informed choices. The decoupling of population growth and economic activity is believed to be one of the solutions to curb the crisis, but decoupling will bring only temporary changes. As long as we live on a finite planet with finite resources rapid population growth is a threat. Only valid counterattack to rising pollution caused by increasing population is to limit the consumption and production practices of the people and to inculcate the mandatory sustainable ways of living.

NATURAL RESOURCES DEPLETION

Today's global economy is designed and executed for the sole purpose of constant growth, constant growth means constant extraction and usage of natural resources on this finite planet. We live in an interconnected world, and access to adequate and reliable energy resources is crucial for economic growth and maintaining the quality of our lives. However, current levels of energy consumption are not sustainable. The major energy resources used in the world are non renewable resources like petroleum and coal. These amount for 85% of the dependency while the rest 15% constitute of renewable resources. About 40 percent of the world's needs depend on oil. The United States, with 4.5 percent of the world's population, alone consumes 24 percent of the world's oil production per year.

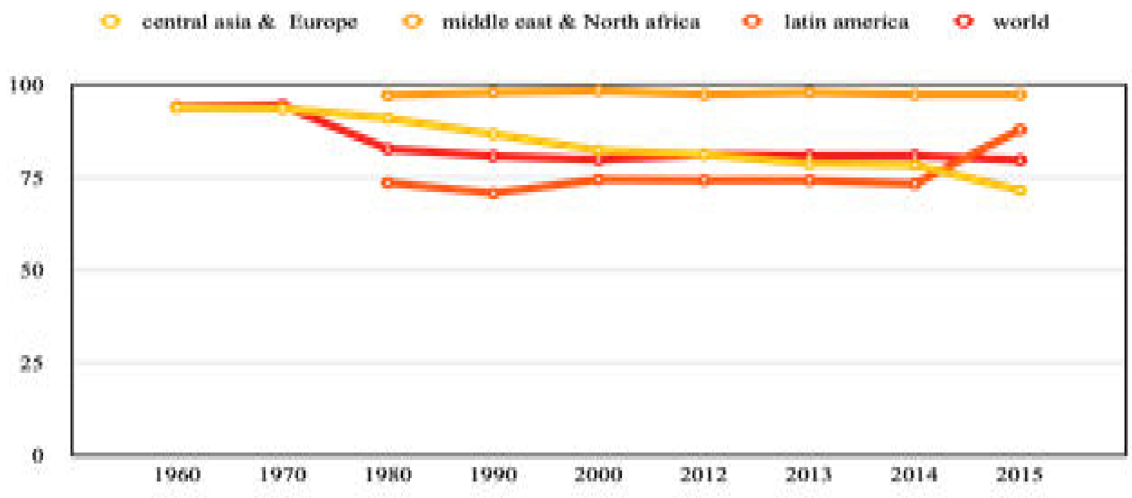
In oil producing developing economies, where petroleum and natural gas production and consumption are major drivers of economic growth, controlling the level of CO2 emissions may be challenging as it may ultimately retard economic growth. For instance, the average consumption of natural gas among Algeria, Angola, Egypt, Gabon and Nigeria grew from about 107.9 billion cubic feet in 1980 to about 327 billion cubic feet and 759.5 billion cubic feet in 2000 and 2015 respectively. This suggests that the average consumption of natural gas in 2015 among these countries represents an increase of about 604% and 133% from their 1990 and 2000 values respectively. Similarly, the consumption of petroleum products among these countries rose from an average of 116.4 thousand barrels per day in 1980 and 213.2 thousand barrels per day in 2000 to about 339.2 thousand barrels per day in 2015, representing an increase of about 191% and 59% over their 1980 and 2000 values respectively. This corresponds to a 15% increase in average GDP per capita over the period 1990–2015 among the economies and about 144% rise in average carbon emission. The CO2 related emissions are expected to increase 4.8% than the previous year as economies try to recover from the impact of covid-19.

The energy consumption needs of the world are rising especially in developing countries the demand for energy has tripled in the last 50 years and may triple again in the next 30 years. Although the developed countries like USA and those in Europe are turning towards renewable resources for their energy needs. For a very long time most countries including developed and under developed showed higher standard of living-as measured by GDP per capita being matched by high levels of energy consumption per capita, now the case seems to be different as they are no longer the same pattern in developed countries. Whereas the developing countries still follow the same pattern of parallel increase in the GDP and natural resources depletion.

In developing economies growth in energy usage is closely related to growth in the modern sectors - industry, motorized transport, and urban areas - but energy use also reflects climatic, geographic, and economic factors (such as the relative price of energy). Energy use has been growing rapidly in low- and middle-income economies, but high-income economies still use almost five times as much energy on a per capita basis.

The graph illustrates the usage of non-renewable resources with respect to total resources consumed by different aggregate countries in comparison to the world consumption rate. Almost all the countries depend on non renewable resources for over 70% of their energy needs.

Our world currently uses 74 % more than what the planet's ecosystems can regenerate. According to the World Wide Fund for nature (WWF) humanity has used up all the biological resources that our plant generates during the entire year. The day we use up all the generated resources of that year is called as earth overshoot day. Since the 1970s, humanity's ecological footprint and Earth's bio-capacity have diverged to the extent that the planet's resources now only last us until late July. The resources that are being used for the rest of the year are borrowed. This tradition of borrowed usage of nature's bio-capacity has been going on since 1970s. For the year 2022, the earth overshoot day is calculated to be July 28th. The primary driver for this is recognized to be global carbon footprint. It is important to promote alternative energy sources, including renewable resources like solar and wind power.Reducing our reliance on nonrenewable resources and expanding our renewable energy usage is one of the keys to a sustainable future. This movement includes both big, sweeping structural changes like the Paris Agreement, and the choices that businesses and individuals can make every single day. This is where greening the economic structure of the world helps to resolve the excessive needs of our unbalanced population.



SUSTAINABLE FINANCE

The "green growth" refers to the possibility to reconcile environmental protection with economic growth. According to the reports published by the United Nations Environmental Program(UNEP) green economy is one that results in improved human well being and social equity while significantly reducing environmental risks and ecological scarcities. Valuation of natural capital, investment in renewable energy and resource efficiency are the key issues included in the green economies. It also outlines green investment scenarios which are supposed to create new jobs and tackle poverty. Elements of green economy include sustainable finance, inculcating mandatory environmental measures in all the economic activities, depending on renewable sources etc. Among all sustainable finance plays a major role as the business world has more influence in bringing the change. Sustainable finance is a financial system that focuses on profit seeking and sustainability issues related to businesses and investments. The finance sector has a vital role to play in enabling us to respond to social and environmental challenges : providing capital, Supporting government efforts to build a more socially and environmentally sustainable economy and encouraging individuals into responsible investments. Sustainable finance comprises objectives for climate change mitigation. They focus on initiatives that aim to reduce green house gas emissions like renewable energy clean buildings clean transportation forest preservation etc.

ALTERNATIVES

It is a well established opinion that mining or exploiting of earth’s natural resources at an unprecedented way has an adverse impact for sustainability of this planet with growing population. One of the way we can solve this issue is to search for resources in the vast universe or as limited by our technology, at least on the NEO (Near Earth Objects). The Moon, other planets and asteroids contain a rich diversity of minerals, gases and water that could be used to provide raw materials, energy and sustenance to sustain human life and enable exploration deeper into space. Alternate resource deposits must be explored in outer space. This method of mining is called as space mining. Harnessing valuable minerals from a practically infinite source will provide stability to Earth’s growing population and their needs. These off-planet resources will contribute to sustainability. Therefore investing in R&D for space mining is a crucial step from preventing the crisis. According to the Keck Institute for Space Studies (KISS) study the cost for a future mission to identify and return a 500 ton asteroid to low earth orbit is

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$2.6 billion. However, Planetary Resources estimates that a single 30 meter long platinum-rich asteroid could contain $25 to $50 billion worth of platinum. Although asteroid mining is capable of producing significant amounts of critical elements, the funding for asteroid mining comes mostly from the private sector. At present, the high start-up costs, high risk, and long timescales on investment returns make it difficult for governments to safely invest in asteroid mining but investments in asteroid mining are to be encouraged.

CONCLUSION

Moving the global economy towards greater sustainability will require regenerative sustainablemethods in economic activity. Limiting climate change and global warming, for example, will require rapid progress in sustainable economic activity from the current over-reliance on fossil fuels. Achieving sustainability, therefore, will depend critically on humanity's capacity and willingness to increase resource efficiency in consumption and production, with high-income and upper-middle-income countries taking responsibility and leading by example.

Achieving the Sustainable Development Goals, particularly those related to health, education and gender equality, can contribute to slowing global population growth. With the current levels of technology zero pollution is a state of imagination. Every single unit of production will have some amount of pollution. Sometimes zero pollution implies zero production. No production means no human survival. Biodiversity collapse, climate changes, recession, ocean acidification, social and economic collapse etc are creating a disturbance it's no more the question of why, but how and how fast.

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 ISBN: 978-81-959870-8-5

AN ANALYSIS OF SATISFACTION LEVEL OF SOCIAL MEDIA USAGE WITH RESPECT TO DEMOGRAPHICS OF RESPONDENTS

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ABSTRACT

Social media is adopting by people all over the globe at very high pace. Social media is a good tool for brand promotion and other marketing strategies. This study aimed to analyze the satisfaction level of social media usage with respect to demographics of respondents.

RESEARCH OBJECTIVES

1. To analyze the factors affecting the use of social media.
2. To study the relationship between satisfaction level of social media usage and demographics of respondents.

HYPOTHESIS

1. There is no significant relationship between gender and satisfaction level of social media usage.
2. There is no significant relationship between age and satisfaction level of social media usage.
3. There is no significant relationship between qualification and satisfaction level of social media usage.

Sample Size: 250

Techniques Applied: ANOVA and Factor Analysis

FINDINGS:

The present study found the Facebook as the most used social media. Further, four factors affecting use of social media named as ‘Entertainment and Merchandise’, ‘Exploring’, ‘Retention and Growth’, ‘Building Connections’ have been extracted. In addition to this, no significant relationship has been found between ‘age and satisfaction level of social media', 'qualification and satisfaction level of social media' and 'gender and satisfaction level of social media'.

INTRODUCTION

Research and Development (R & D) in the form of technological development, in present world, has a great impact on almost all the sectors. Emergence of information technology (IT) as a result of technological development has attracted considerable attention in various sectors over the recent years, be it any type of company/sector such as production sector, medical sector, automobile sector, insurance sector, education sector, banking sector, marketing sector and so on. Now, no modern paradigm of the world today has been left untouched and uninfluenced by information technology. Internet is the greatest and the most revolutionary innovation of this technocrat world in recent years. Internet has effectively transformed the activities of men ranging from domestic to commercial and local to international, making everybody gape with wonder. It has altered the way our thoughts and methods executed the job at hand and has converted the mundane into some multi-utility. Internet, as an outcome of technological development, has casted its spell of ease on social media also. Pelling and Ketherine (2009) in the past few years, social media have become perhaps the popular communication channels for college aged internet user. Lu et al. (2010) the advancement in internet in recent years have made new systems available to business: social media such as online communities being a good example. Mehta (2000) positive attitude of consumers towards social network advertisements can help consumers to recall the products or brands and influence their behavior.

Senecal & Nantel (2004) today's consumers have access to many different sources of information and experiences, which have been facilitated by other consumers' information and recommendations.

Hanna R, Rohm A, and Crittenden V L (2011) customers are adopting increasingly active roles in creating marketing content with their respective companies and brand. In turn, companies and organization look for online social marketing programs and campaigns in an effort to reach consumers where they 'live' online.

LITERATURE REVIEW

Hajli (2013) in his paper titled "A study of the impact of social media on consumers" discussed the impact of social media on consumers. The main objective of this study was to get consumers reviews and rating about the products and services. Researcher found that social media has given different values to firms, such as enhanced brand popularity, facilitating word of mouth communication, increasing sales, sharing information in business context and generating social support for consumers. **Paquette (2013)** in their paper titled "Social media as a marketing tool: A literature review." The main objective of this research was to identify the impact of an advertisement on customer behavior. In this researcher found that social currency provides impact on brand performance. **Chianasta and Wijaya (2014)** in their paper titled "The impact of marketing promotion through social media on people's buying decision of Lenovo in internet era: a survey of social media users in Indonesia" aimed to understand those factors which affect the buying decision on the customers. Researchers found that many social sites were used by the business for promotion of products like: facebook, twitter, instagram etc. **Iblasi et. al. (2016)** in their paper titled "The impact of social media as a marketing tool on purchasing decision studied the impact of social sites on purchasing decision and identified the gap between customers and the purchasing decision. **Singh and Sinha (2017)** in their paper titled "The impact of social media on business growth and performance in India" found that all social sites like Facebook, Linkedin etc. gave opportunities to the business for getting attention of the customers and obtained brand image. **Ibrahim and Ganeshbabu (2018)** in their paper titled "A study on the impact of social media marketing trends on digital marketing" discussed the impact of social media marketing trends. Researchers found that business used 75% or more social networking to achieve the marketing strategies. Business retailers get 133% increase in revenue by using mobile market. The researcher suggested that goals of the business must be defined. **Rahman and Rashid (2018)** in their paper titled "social media advertising response and its effectiveness: case of south Asian teenage customer's" found that more and more people in western culture were finding new ways to advertise the products. **Mahmood (2018)** in his paper titled "A qualitative study on outcomes of social media advertising." The main objective of this research was to spread purchase intention, to make brand image. In this research, researcher found that the usage to smart phones increased day by day. The researcher suggested that advertisement of social sites attracted more and more customers and gave motivation to purchase product. **Lakeshmanan and Basariya (2019)** in their paper titled, "The role of social media on enhancing advertising effectiveness" ascertained the effectiveness of advertisement on social media. In this research researcher found that content quality was more important than content quantity. **Soegoto and Utomo (2021)** in their paper titled "Marketing strategy through social media" determined the marketing communication through social sites. This research found that instagram was the most popular site and more of the users visited this site many times daily.

RESEARCH METHODOLOGY

Matching with the objectives of the present study, the relevant data has been obtained from secondary as well as primary sources. The various secondary information sources used for the present research include the journals, magazines, encyclopedia and website. The primary data has been collected from questionnaire. A well-structured questionnaire has been developed and divided into two sections. Section A consisted of the questions regarding demographic profile. Section B consisted of the questions intended to know the responses of respondents on various statements to extract the factors. The statements have been measured on 5-point Likert scale from 5 to 1. They have been marked as '5' for 'strongly agree' to '1' for 'strongly disagree' as depicted in the Table 1 given below:

Table 1: Five Point Likert Scale

5	4	3	2	1
Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree

235 questionnaires were distributed but only 200 complete questionnaires have been considered for study.

RESEARCH OBJECTIVES

3. To analyze the factors affecting the use of social media.

4. To study the relationship between satisfaction level of social media usage and demographics of respondents.

HYPOTHESIS

4. There is no significant relationship between gender and satisfaction level of social media usage.
5. There is no significant relationship between age and satisfaction level of social media usage.
6. There is no significant relationship between qualification and satisfaction level of social media usage.

DATA ANALYSIS AND INTERPRETATION

In this section, the collected data has been analysed and interpreted.

(1)Demographic Breakup of Respondents

This section represents the demographic profile of respondents under study. Personal statistics that include such information as age, gender, marital status, qualification and income are demographic variables. Numerous studies have emphasized the role of demographic characteristics such as age, religion, gender, experience, background and education of entrepreneurs towards their entrepreneurial behaviors and firm's performance (Ahmad, 2007; Davidsson, 1995). There are 200 respondents. Table 2 show that in the gender response rate of survey, majority of the respondents are female (63.2%) and rest of the respondents (36.8%) male. The scrutiny done on the basis of age group shows that majority of the respondents are young (41.1%), fall between the age group of '18-25 years' followed by age group of '25-35 years' (21.5%), 'less than 18 years (18.4%), '35-40 years' (12.3%), 'above 45 years' 6.7%. Analysis shows that 45% of the total respondents are married and 55% unmarried. As regards education level, analysis represents that majority of the respondent (37.4%) are holders of Bachelor degrees. It has also been found that most of the respondents fall in the income category of 'Rs. 3-Rs 6' Lakh per annum.

Table 2: Demographic Breakup of Respondents

Demographic Characteristics		**Percentage**	**Demographic Characteristics**		**Percentage**
Gender	Male	36.8	**Educational Level**	Intermediate or below	20.9
	Female	63.2		Graduation	37.4
Age (in years)	Less than 18	18.4		Post-graduation	34.4
	18-25	41.1		Professional Degree	4.3
	25-35	21.5		Doctorate Degree/others	3.1
	35-45	12.3			
	Above 45	6.7			
Marital Status	Single	55			
	Married	45			
Income Level	Less than Rs.1 Lakh	22.7			
	Rs. 1-3 Lakh	26.4			
	Rs. 3-6 Lakh	32.5			
	Rs. 6-10 Lakh	13.5			
	Above Rs. 10 lakhs	4.9			

Source: **Data Collected from Primary Source**

2)ANOVA between Satisfaction Level of Social Media and Demographic Variables of Respondents

Table 3: Analysis of Variance (ANOVA) between Demographic variables and Customer Satisfaction Level

		Sum of Squares	df	Mean Square	F	Sig.
Gender	Between Groups	1.760	4	.440	1.922	.109
	Within Groups	36.155	158	.229		
	Total	37.914	162			
Age	Between Groups	9.081	4	2.270	1.815	.128

	Within Groups	197.594	158	1.251		
	Total	206.675	162			
Qualification	Between Groups	1.881	4	.470	.512	.727
	Within Groups	145.162	158	.919		
	Total	147.043	162			

Table no. 3 of ANOVA, between gender and satisfaction level shows that the F value = 1.922 and P value = 0.109. As P > 0.05, therefore the null hypotheses i.e 'there is no significant relation between gender and satisfaction level of social media' is accepted. ANOVA between age and satisfaction level shows that the F value = 1.815 and P value = 0.128. As P > 0.05, therefore the null hypotheses i.e 'there is no significant relation between age and satisfaction level of social media' is accepted. ANOVA between Qualification and satisfaction level shows that the F value = 0.512 and P value = 0.727. As P > 0.05, therefore the null hypotheses i.e 'there is no significant relation between qualification and satisfaction level of social media' is accepted.

(3)Extraction of Factors

Factor analysis has been applied to unearth the drivers/factors affecting satisfaction of customers using branded clothes. 19 selected variables were framed in the final questionnaire which contains most of the statements in assertive form. These statements were evaluated on 5-point Likert scale by the respondents. Data collected through questionnaire provided inputs for factor analysis.

For analysis, first of all Kaiser-Meyer-Olkin measure of sampling adequacy was calculated to test the sampling adequacy and it was 0.866. Table 4 shows the Kaiser-Meyer-Olkin measure of sampling adequacy. It indicates that the sample is good enough for sampling. The overall significance of correlation matrix was tested with Bartlett test of sphericity (chi-square= 2.22133 and significant at 0.000). This supports the validity of applying the factor analysis.

Table 4 : KMO and Bartlett's Test od Sphericity

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.866
Bartlett's Test of Sphericity	Approx. Chi-Square	2.22133
	df	171
	Sig.	.000

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Here, Principal component analysis was employed for extracting factors. The rotation method used was Varimax with Kaiser Normalization.

Table 5: Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	8.224	43.282	43.282	8.224	43.282	43.282	4.326	22.767	22.767
2	1.812	9.538	52.820	1.812	9.538	52.820	3.949	20.784	43.550
3	1.299	6.838	59.658	1.299	6.838	59.658	2.634	13.861	57.411
4	1.005	5.292	64.950	1.005	5.292	64.950	1.432	7.539	64.950
5	.849	4.467	69.416						
6	.822	4.329	73.745						
7	.753	3.966	77.711						
8	.674	3.547	81.257						
9	.579	3.045	84.302						
10	.517	2.721	87.024						
11	.441	2.321	89.345						
12	.417	2.192	91.537						
13	.344	1.810	93.348						
14	.288	1.518	94.865						
15	.261	1.376	96.242						
16	.214	1.127	97.369						
17	.197	1.037	98.405						
18	.169	.891	99.297						
19	.134	.703	100.000						

After applying factor analysis, it has been found that there are 4 factors relevant for the study. In this analysis, the factors whose eigen values are greater than 1 are retained and others are not included in the study. Therefore, these 4 factors summarize the 19 variables. Specific variables are grouped under specific factors. Hence, Table 6 shows the naming of the factors which depicts different factors along with their related variables and factor loadings. The labelling is created by the researcher as per the aptness of a particular factor.

Table 6: Naming of Factors with Factor Loading and List of Variables Covered Under Each Factor

Serial no.	Factors	**List of Variables Covered Under Each Factor**	Factor Loading (%)
F1	Entertainment and merchandise	1. Advertisement 2. Banking purpose 3. Listening music 4. Reading books 5. Education purpose	25.779
F2	Exploring	1. Play Games 2. Online shopping 3. Sharing photos and videos 4. Researching new products	21.117
F3	Retention and Growth	1. Gain valuable customer data 2. Enhancing skills	13.163
F4	Building Connections	1. Meet new people 2. Stay in touch 3. Stay in touch with friends	6.551

Thus, the larger the absolute size of the factor loading, the more important is the loading in interpreting the factor matrix. Factor loading is the correlation between various factors which are the original variables and help to understand another factor. The first Factor F_1 is 'Entertainment and Merchandise' which together includes 5 variables. These variables have factor loadings 25.779%. The second factor F_2 is 'Exploring' which includes 4 variables. The factor loading of these variables together is 21.117%. The third important factor F_3 is 'Retention and Growth' which includes 2 variables. The loading of this factor is 13.163%. The fourth factor F_4 is 'Building Connections' which includes 3 variables. The factor loading of these variables is 6.551%.

4) **An analysis of Use of Social Media**

Table 7: Usage of Different Social Media

Use of different Social media	Percentage of Respondents
Facebook	64
Instagram	9

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Twitter	6
You Tube	21
Others	0

The most using social media is Facebook (64%) followed by you tube (21%), Instagram (9%) and Twitter (6%). Hence, Facebook is the most used social media by the people. This is supported by Richard and Guppy (2014) who showed in their paper titled "Facebook: Investigating the Influence on Consumer Purchase Intention" that Facebook was highlighted as one of the most used social media platforms.

Table 8: Most effective Solution for Brand Promotion

Type of Media	Response Rate
Social Media	92%
Print Media	8%

It has been found that social media is the most effective solution for brand promotion as compare to the print media.

Table 9: Ensuing the Social Media for Fashion Brands

Response	Response Rate
Yes	96%
No	4%

It has been observed that 96% respondents follow the social media for fashion brands.

DISCUSSION AND CONCLUSION

Lai and Turban (2008) stated that web 2.0 has transferred the internet to a social environment by introducing social media, where individuals can interact and generate content online. Further, Chen et al (2011) mentioned that with the rise of social media and online communities, individuals can easily share and access information. The present study found the Facebook as the most used social media. Further, four factors affecting use of social media named as 'Entertainment and Merchandise', 'Exploring', 'Retention and Growth', 'Building Connections' have been extracted. In addition to this, no significant relationship has been found between 'age and satisfaction level of social media', 'qualification and satisfaction level of social media' and 'gender and satisfaction level of social media'. Hence, it can be concluded that social media users are in billions / trillions. Therefore, with some more efforts, it can be used by the marketers, brand sellers or advertisers in a very effective way.

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 ISBN: 978-81-959870-8-5

POSITIVE IMPACT OF LOCK DOWN DUE TO PANDEMIC COVID-19) ON DIGITALISATION IN INDIA

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ABSTRACT

The analysis paper emphasis on positive impact of lock down due to pandemic covid-19 on usage of digitization. After taking in consideration that covid-19 is super contagious disease by whole world, every country on earth decided to restrict motion of travelling from one country to another. There is no any vaccine available for covid-19 and hence it is very difficult to eradicate but we can control it by social distancing. It is to be said that "requirement is the mother of search" and hence due to quarantine people are trying to connect socially by the use of digitalization.

Key words- Pandemic, Quarantine, Isolation,COVID-19,Digitalization.

INTRODUCTION

DIGITALIZATION AND DIGITIZATION

Digitalization is an emerging subject of serious discussion in society, academia, and industry. When one considers that 'digital transformation' once referred to 'digitization' and digitalization' was once called 'computerization,'at the core is the argument that digitalization cannot occur without digitization.

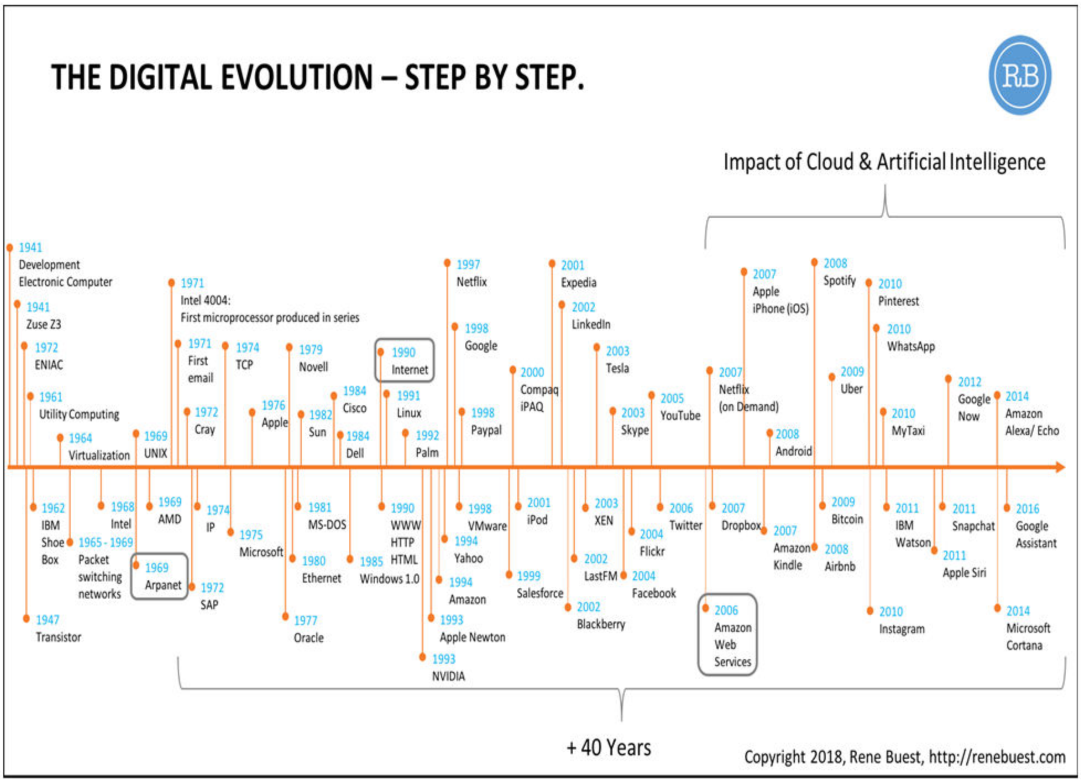
Digitization is the conversion of analog to digital, whereas digitalization is the use of digital technologies and digitized data to impact how work gets done, transform how customers and companies engage and interact. Digital transformation is more about people than it is about digital technology.

LOCKDOWN

A lockdown is a prison protocol that usually prevents people or information from leaving an area. The protocol can usually only be initiated by someone in a position of authority. Lockdowns can also be used to protect people inside a facility or, for example, a computing system, from a threat or other external event. Of buildings, a drill lockdown usually means that doors leading outside are locked such that no person may enter or exit.

A full lockdown usually means that people must stay where they are and may not enter or exit a building or rooms within said building. If people are in a hallway, they should go to the nearest safe, enclosed room.

DIGITIZATION: IT'S AN EVOLUTION AND NOT A TRANSFORMATION



Source : renebuest.com

Usage of digitalization involves all social media for one way communication and two way communication, all digital transaction, online games, high use of internet,smart phones,laptops,tabs,etc.

REVIEW OF LITERATURE

In the Asian journal of psychiatry; they have conducted research on Covid-19 and lockdown; A study on the impact on mental health, and concluded that there is a significant difference among Depression, Anxiety and Stress across age, gender and employment. Also, Depression was found to be high among the respondents of age range 15-35 years, Anxiety was found to be prevalent among those belonging to 21-25 years of age and Stress was found to be high in individuals of 21-25 years of age. **:Kashif Hasan and Syed Sajid Husain Kazmi (2020)**

The study conducted on Schools, skills, and learning: The impact of COVID-19 on education describes that The global lockdown of education institutions is going to cause major (and likely unequal) interruption in students' learning; disruptions in internal assessments; and the cancellation of public assessments for qualifications or their replacement by an inferior alternative. This column discusses what can be done to mitigate these negative impacts**:Simon Burgess, Hans Henrik Sievertsen (01 April 2020)**

In the CLIO An Annual Interdisciplinary Journal of History Covid-19 lockdown- A blessing or curse This study aims at analyzing the impact of COVID 19 lockdown and how each individual has found his way out to deal with this situation. The findings suggest that the government's decision of COVID-19 lock down for 21 days got overwhelming support from the citizens and they are prepared for the increase in the lockdown period. Maximum time of the lockdown period was utilized in "Contributing with family members in household chores", "Enhancing family bonding" & "Increasing consciousness in personal/work hygiene". "Reduction in noise/air pollution", "Increased sensitivity towards the hygiene and sanitation practices for wellbeing" & "Reduction on unnecessary expenses" are the most impacted positive parameters. "Increased use of social/digital/electronic media" is the most impacted negative parameters. **Dr. Jyoti Peshave and Dr. Milind Peshave (17th April 2020)**

GAP ANALYSIS

After studying above investigations and many observation of article on positive impact of lockdown due to Pandemic (covid-19) researcher has come to know no one has made an attempt of examining meticulously and critically the condition on of using digitalisation.

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OBJECTIVES

To know the factors affecting to use of digitalisation

HYPOTHESIS

- H0- There is no significant relation between lockdown due to Pandemic (Covid-19) and usage of digitalization.
- H1- There is a significant relation between lockdown due to Pandemic (Covid-19) and usage of digitalization.

RESEARCH METHODOLOGY

TYPE OF RESEARCH

Present study has been conducted on secondary data that's why it desk research or secondary research

TYPE OF DATA

The present study has been conducted on based on the collection of the available secondary data.

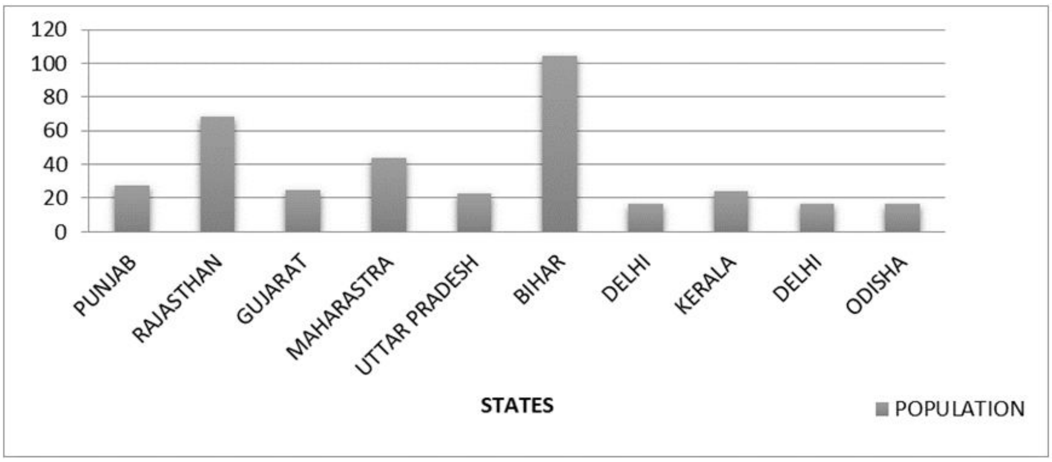
SOURCE OF DATA

Secondary data has been collected from various sources such as articles published in authentic journals & newspapers, published books, periodicals, and working papers etc.

TEST FOR ANALYSIS

Descriptives will take into consideration

DATA ANALYSIS AND FINDINGS



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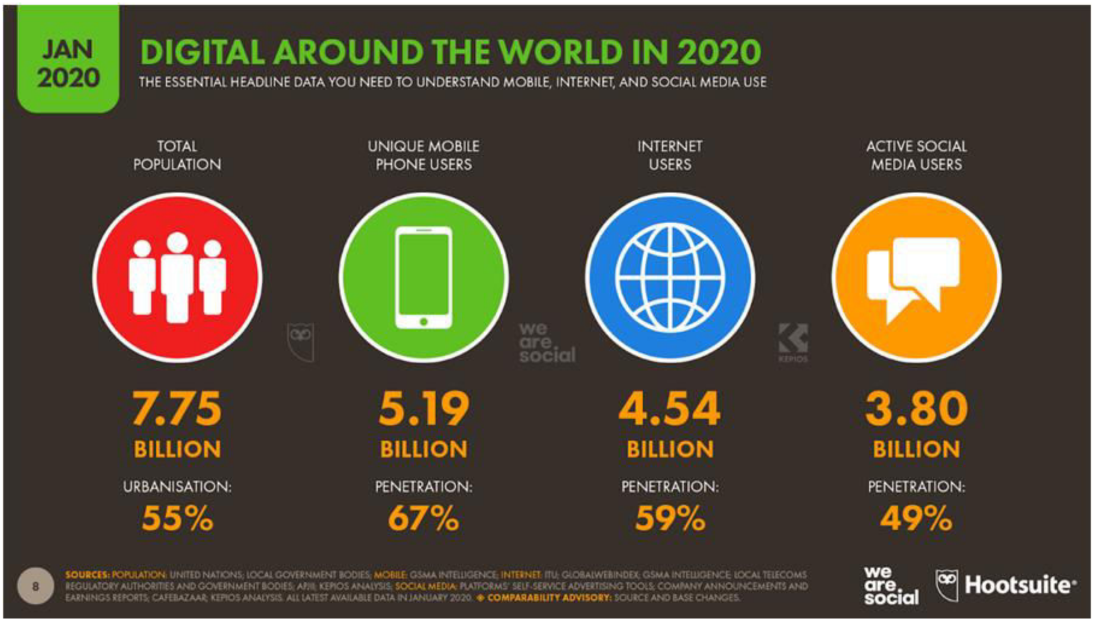
We can have a look on above graph of population are under lockdown state wise.

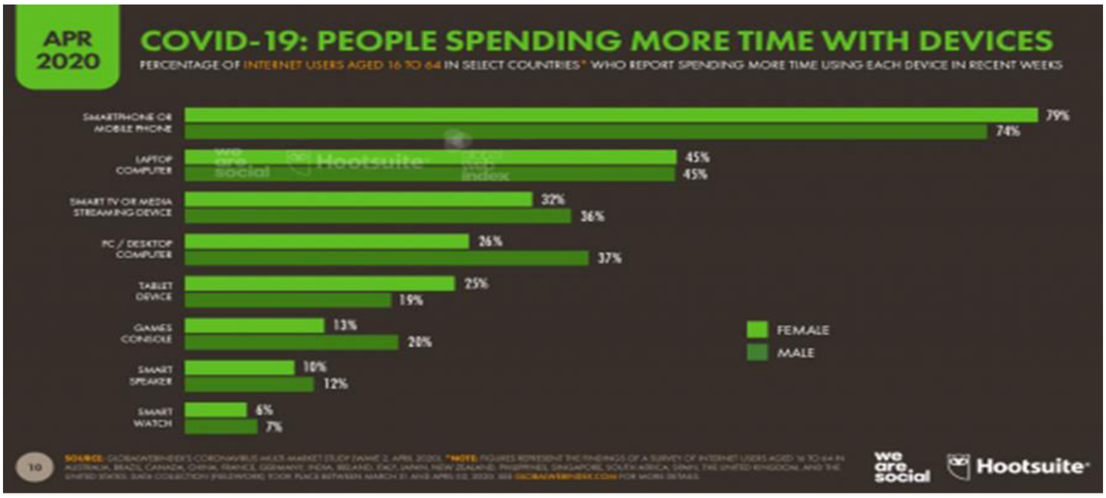


Source : HOOTSUITE

The number of people around the world using the internet has grown to 4.54 billion, an increase of 7 percent (298 million new users) compared to January 2019.

Worldwide, there are 3.80 billion social media users in January 2020, with this number increasing by more than 9 percent (321 million new users) since this time last year.

Globally, more than 5.19 billion people now use mobile phones, with user numbers up by 124 million (2.4 percent) over the past year.



Source : hootsuite

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Maybe unsurprisingly, people report that they've been spending longer watching television too, with more than a third (34 percent) of internet users across the 17 countries in GlobalWebIndex's special coronavirus study saying that they've been spending more time using smart TVs and dedicated streaming devices such as Apple TV and Amazon's Fire Stick.

Other data supports this finding too, with American network AT&T reporting that Netflix traffic has reached all-time highs during the US coronavirus lockdown.

More people have been signing up for streaming services too, with Disney Plus in particular posting impressive growth during the first three months of 2020. The platform's recent launch in Europe and India has helped to boost subscribers to more than 50 million in just five months since its launch, while the platform has almost doubled its subscriber base since the start of 2020.

Netflix has also seen its user base grow since the start of the year. The company announced that it attracted 16 million new paying subscribers to its service in the first three months of 2020, equating to quarter-on-quarter growth of 9 percent.

COVID-19 pandamic has a profound influence on habits of digital handeling
Beyond growth in device usage, according to GlobalWebIndex's data people's digital behaviours are also changing dramatically as a result of coronavirus-related lockdowns. We'll cover many of the individual changes in detail throughout the rest of this article, but the chart below contains the headline numbers.


APR 2020

COVID-19: RANKING OF TOP APPS IN MARCH 2020

GLOBAL RANKINGS OF TOP MOBILE APPS BY NUMBER OF DOWNLOADS AND CONSUMER SPEND BETWEEN 01 MARCH AND 31 MARCH 2020

RANKING OF MOBILE APPS AND GAMES BY GLOBAL DOWNLOADS

#	DOWNLOADS	COMPANY
01	TIKTOK	BYTEDANCE
02	WHATSAPP	FACEBOOK
03	FACEBOOK	FACEBOOK
04	FACEBOOK MESSENGER	FACEBOOK
05	INSTAGRAM	FACEBOOK
06	ZOOM CLOUD MEETINGS	ZOOM VIDEO COMMS.
07	SLAP KINGS	APPLOVIN
08	DRAW CLIMBER	VOODOO
09	WOODTURNING	VOODOO
10	NETFLIX	NETFLIX

RANKING OF MOBILE APPS AND GAMES BY GLOBAL CONSUMER SPEND

#	CONSUMER SPEND	COMPANY
01	GAME FOR PEACE	TENCENT
02	MONSTER STRIKE	MIXI
03	HONOUR OF KINGS	TENCENT
04	PUBG MOBILE	TENCENT
05	CANDY CRUSH SAGA	ACTIVISION BLIZZARD
06	AFK ARENA	LILITH
07	TIKTOK	BYTEDANCE
08	GARDENSCAPES - NEW ACRES	PLAYRIX
09	COIN MASTER	MOON ACTIVE
10	LINEAGE 2	NETMARBLE

Source : hootsuite

After observing the above data Zoom app isn't the only video calling app that's seen adoption accelerate during covid 19 era. Annie reports that Google's Meet app saw 30 times as many downloads in the USA in the week of pre-pandemic levels. percentage of Downloads of the app also rose dramatically in Europe,

most young generation was part of it . Italy saw an increase while the UK, which started from a higher base of existing users, it's likely that significant population of people have already come out of hurdels to trial and adoption.

as key findings the pandemic has moved habit of people to more 'face-to-face' virtual interactions may be an important legacy of coronavirus lockdowns on the world's social media

APR 2020 **USER OVERLAPS BETWEEN SOCIAL MEDIA PLATFORMS**

PERCENTAGE OF USERS OF EACH SOCIAL MEDIA PLATFORM AGED 16 TO 64* WHO REPORT USING A SELECTION OF OTHER SOCIAL MEDIA PLATFORMS

	WHO USE ANY OTHER*	WHO USE FACEBOOK	WHO USE YOUTUBE	WHO USE INSTAGRAM	WHO USE REDDIT	WHO USE SNAPCHAT	WHO USE TWITTER	WHO USE TIKTOK	WHO USE PINTEREST
FACEBOOK USERS	94%	100%	87%	67%	18%	28%	52%	22%	33%
YOUTUBE USERS	93%	79%	100%	66%	18%	27%	51%	21%	33%
INSTAGRAM USERS	97%	82%	89%	100%	22%	35%	60%	26%	39%
REDDIT USERS	99%	80%	88%	79%	100%	55%	73%	44%	62%
SNAPCHAT USERS	99%	83%	91%	86%	38%	100%	68%	41%	54%
TWITTER USERS	97%	82%	87%	76%	26%	35%	100%	26%	40%
TIKTOK USERS	99%	87%	93%	84%	40%	55%	67%	100%	53%
PINTEREST USERS	99%	83%	90%	79%	35%	45%	63%	33%	100%

45 SOURCE: GLOBALWEBINDEX (Q4 2019). *NOTES: ONLY INCLUDES USERS BETWEEN THE AGES OF 16 AND 64. DOES NOT INCLUDE DATA FOR USERS IN CHINA. FIGURES REPRESENT THE PERCENTAGE OF USERS OF THE PLATFORM IDENTIFIED IN THE LEFT-HAND COLUMN WHO ALSO USE THE PLATFORM IDENTIFIED IN THE ROW AT THE TOP OF EACH COLUMN. THE "WHO USE ANY OTHER" COLUMN IDENTIFIES THE PERCENTAGE OF USERS WHO USE ANY OF THE OTHER 7 PLATFORMS IDENTIFIED IN THE TABLE. SEE GLOBALWEBINDEX.COM FOR MORE DETAILS.

we are social Hootsuite

Source : hootsuite

After Observing above data few social media users are 'unique' to just one platform. Being the largest platforms such as Facebook and YouTube have the largest unique audiences, but even these platforms' unique audiences only represent 6 percent and 7 percent (respectively) of their total user bases.

More importantly, just 1 percent of the users of TikTok and Snapchat say they don't use any other social platforms. Critically, this means that marketers can reach 99 percent of these platforms' users via other social channels.

Reach isn't the only consideration when it comes to channel choices of course, but if big headlines about growing user bases have made you question whether you've adopted the right channel mix, these figures should help to allay many of your fears.

My advice: fewer, bigger, better is still the simplest path to success when it comes to a social platform portfolio. Trying to manage presences on multiple platforms will likely stretch your resources, and you'll quickly reach diminishing returns – especially if you're not creating unique content for each platform.

FINDINGS

Pandemic (Covid -19) has bring unexpected disaster in each and every life of human beings on earth. There is no vaccine available for it and hence it si very difficult to eradicate thouroly. But we can prevent it by social distancing and hence every country on earth applying lock down system to restrict spread of the covid-19.

After taking in consideration that covid-19 is super contagious disease by whole world, every country on earth decided to restrict motion of travelling from one country to another. There is no any vaccine available for covid-19 and hence it is very difficult to eradicate but we can control it by social distancing.

CONCLUSION

After observing and analysing secondary data collected for the present study the researcher has come to know that people during the lockdown not have an option for their amusement ,then they have started to use digitise gadgets such as mobile phones, laptops ,online games ,social media such as facebook, whatsapp, sharechat,etc.

People also started to do video calling, businessman or corporate sector started video conferencing for their communication. It is to be said that "requirement is the mother of search" and hence due to quarantine people are trying to connect socially by the use of digitalization.

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CORPORATE SOCIAL RESPONSIBILITY AND BUSINESS AND HUMAN RIGHTS: TWO FACETS OF CORPORATE GOVERNANCE

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ABSTRACT

All facets of human existence, including economics, academia, politics, religion, and the charitable sector, are undergoing positive shifts at the moment. Many of the tools we use in the company and the social environment must be updated to meet the needs of modern-day citizens. The maxim that "business is for profit" has been around for a long time. But corporations have a responsibility to uphold human rights in addition to their profit-maximizing goals. The set of laws, regulations, and procedures that govern organizations is referred to as corporate governance. It entails carrying out the firm's business activities in accordance with the desires of its stakeholders or in the best interests of the company and its stakeholders. Companies in India have recognized this duty and adopted the CSR concept through the Companies Act of 2013. The "Human Rights Council (HRC)" approved the United Nations' (UN) "Guiding Principles on Business and Human Rights (GPs)" in June 2011. The GPs are built on three pillars: access to effective remedies, business responsibility to respect human rights, and nations' duty to preserve such rights. In light of this, the researcher will investigate how corporate social responsibility and business and human rights together can result in a better corporate governance.

Keywords: Corporate Governance, Corporate Social Responsibility, Business and Human Rights, CSR in India, UNGP, National Voluntary Guidelines

All facets of human existence, including economics, academia, politics, religion, and the charitable sector, are undergoing positive shifts at the moment. Many of the tools we use in the company and the social environment must be updated to meet the needs of modern-day citizens. The maxim that "business is for profit" has been around for a long time. But corporations have a responsibility to uphold human rights in addition to their

 ISBN: 978-81-959870-8-5

profit-maximizing goals. In order to achieve the said goal, the corporations in India have adopted the concept of corporate governance.

Corporate governance refers to the system of laws, regulations, and internal procedures put in place to manage and oversee a company. The term refers to both internal and external elements that have an impact on the interests of a company's stakeholders, such as its shareholders, customers, suppliers, government regulators, and management. Good corporate governance is essential to the success of any business or organization. Maintaining a respectable reputation requires a company to show that it practices responsible corporate governance. There are several stakeholders in a company and each of them contributes in strengthening and adopting good corporate governance.

Integrity, overarching goals, risk assessment, and success planning are all safeguarded by sound corporate governance practices. As a result, businesses are able to maintain their financial stability and foster trusting relationships within their local communities, among their shareholder base, and the investment community. Companies are increasingly expected to demonstrate good corporate governance alongside strong financial performance.

Principles of Corporate Governance

While corporate governance structures may vary, most organizations incorporate the following key elements:

- Fair and equitable treatment : There needs to be uniform fairness and equality for all shareholders, customers, employees, and other interested parties. Making sure shareholders know what they can do as investors is a part of this.
- Accountability: It is the responsibility of the board to explain the reasoning behind the company's actions and the outcomes of its decisions. Board of Directors and the management of the company are responsible for evaluating the capabilities, potential, and performance of the business. It must communicate important issues to shareholders.
- Transparency: Disclosure of any and all policies and procedures pertaining to corporate governance should be made to all relevant stakeholders. This involves

consistently and routinely disseminating information to stakeholders such as staff, customers, investors, vendors, and community members.

- Responsibility: The board of directors is accountable for the supervision of all corporate matters as well as the activities of management. It needs to be conscious of the company's ongoing success and be willing to back that success. A board of directors' fiduciary duty is to look out for the interests of both the company and its shareholders.

One goal of corporate governance is to establish a mechanism of checks and balances to reduce conflicts of interest among various stakeholders and with any individual party. Because of recent scandals involving high-profile corporations and the alleged criminal behavior of corporate officers, corporate governance has become a more prominent topic of discussion. Multiple laws and regulations addressing the various aspects of corporate governance guidelines have been enacted to combat such actions. One law among such regulations that needs special mention is corporate social responsibility under section 135 of the Companies Act,2013.

Corporate Social Responsibility (CSR)

CSR first appeared as an academic topic in HR Bowen's "Social Responsibilities of the Business" in 1953. Since then, there has been ongoing discussion about the notion and its application. Despite the fact that the concept has been around for more than half a century, there is still no unanimous agreement regarding how it should be defined.

Making money and growing shareholder value has always been the primary "responsibility" of corporations in the business world. That is to say, there has been no other factor influencing profits at all than companies' duty to manage their finances responsibly. However, in the last decade, a movement has gathered momentum and taken hold, defining broader corporate responsibilities—for the environment, for local communities, for working conditions, and for ethical practices. The term "corporate social responsibility" describes this new motivator (CSR).

The "Triple-Bottom-Line-Approach," on which the idea of corporate social responsibility (CSR) is based, emphasises the financial, environmental, and social concerns of a company as a whole. According to this approach, the business should focus on three bottom lines: profit, people, and the environment. There is no formal definition of CSR. Whether or not an enterprise's current endeavours fall under the purview of Section 135, companies Act,2013 is a matter of interpretation. UNIDO defines CSR as

"Corporate social responsibility is a management concept whereby companies integrate social and environmental concerns in their business operations and interactions with their stakeholders. CSR is generally understood as being the way through which a company achieves a balance of economic, environmental, and social imperatives (Triple-Bottom-Line Approach), while at the same time addressing the expectations of shareholders and stakeholders. In this sense, it is important to draw a distinction between CSR, which can be a strategic business management concept, and charity, sponsorships, or philanthropy. Even though the latter can also make a valuable contribution to poverty reduction, will directly enhance the reputation of a company and strengthen its brand, the concept of CSR clearly goes beyond that."

The point of corporate social responsibility (CSR) is for businesses to take ownership of their actions and work toward improving society as a whole rather than just their own bottom line. Risk reduction, expense cutting, capital availability, client retention, and personnel organization are all boosted by this.

The World Business Council for Sustainable Development defines CSR as:

"The continuing commitment by business to contribute to economic development while improving the quality of life of the workforce and their families as well as of the community and society at large."

As such, it's vital to differentiate corporate social responsibility (CSR), which can be a strategic concept in business management, from acts of charity, sponsorship, or philanthropy. The latter can help alleviate poverty, boost a company's image, and solidify its brand, but corporate social responsibility (CSR) is much broader.

CSR around the Globe

Talking about CSR and its development around the globe, one has to look back to the 1950s when the focus of a few business organizations was to work for the benefit and

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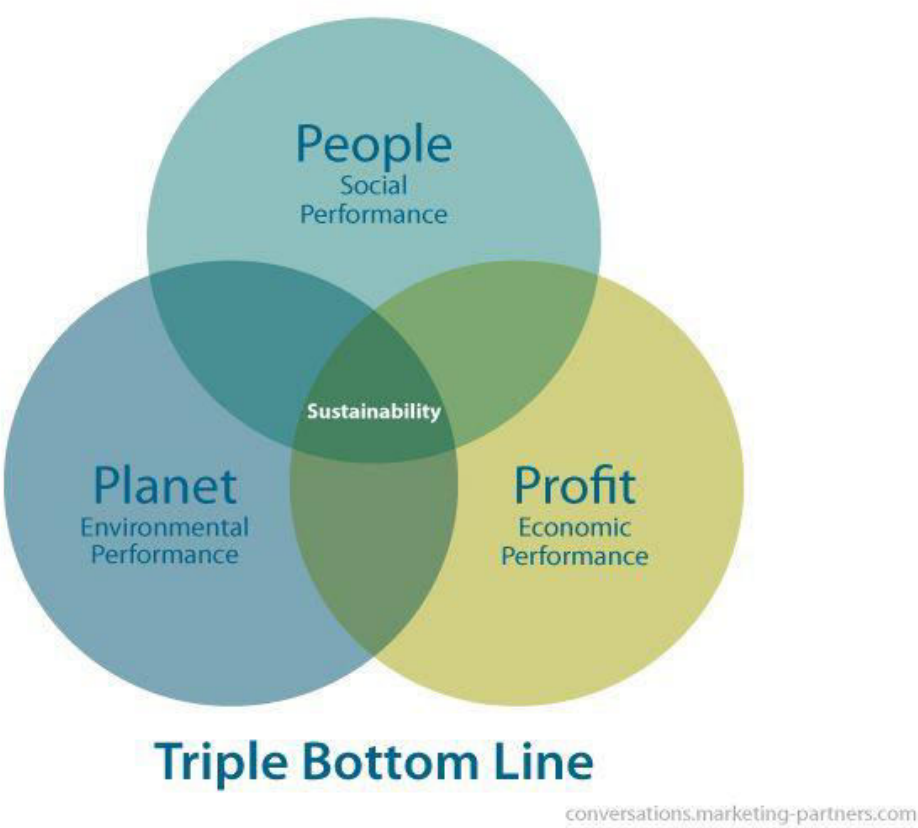
development of society. Though the act was suo-moto, this thought of doing something for society is worth the note. This self-realization of the corporations gained more support in the 1970s when the economists like Carrol gave the 3 P's of "Trippel Bottom Line" concept i.e planet, profit and people.(Fig.1)

Fig 1(Source: https://inchainge.com/knowle



dge/sustainability/what-do-we-know-about-the-triple-bottom-line/)

Post that this concept kept gaining more publicity and backing from various legal and social norms.(See Fig 2)

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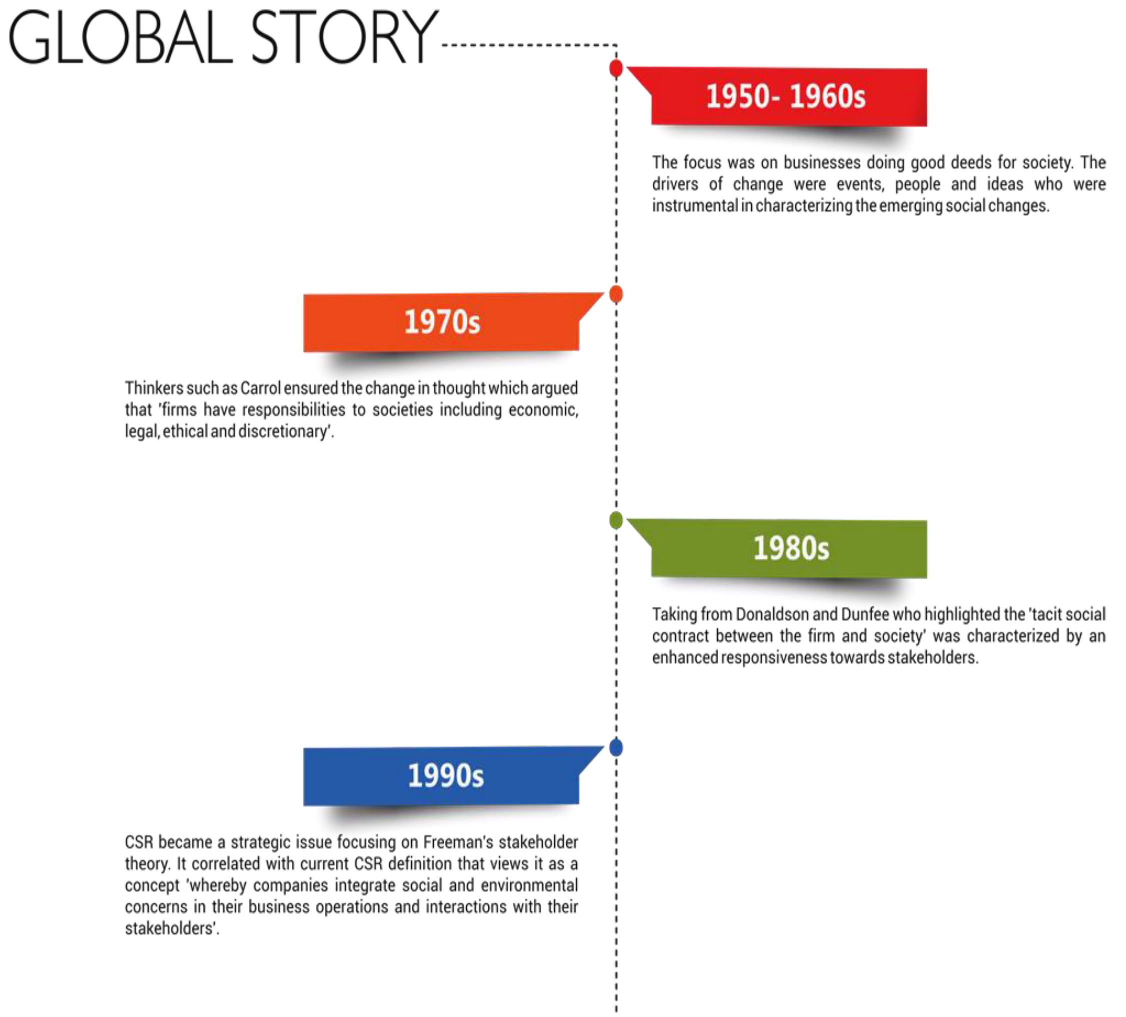

Fig 2(Source: http://www.fiinovation.co.in/corporate-social-responsibility/)

Development of CSR in India

CSR responses are often sparked by the various crises that plague developing countries. Catastrophes can impact the economy, society, the environment, human health, and even industry. Catastrophic events with immediate consequences are more likely to elicit philanthropic CSR responses.

Despite criticisms of Western hegemony, the requirements that multinational corporations place on their supply chains in the form of CSR codes and standards are a major force in driving CSR in developing countries. Activism by stakeholder groups is another key driver for CSR because governments in developing countries often lack the resources to effectively regulate the social, ethical, and environmental performance of

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businesses. The high unemployment rates and pervasive poverty in many developing nations are well-documented problems. Companies' economic contributions are therefore highly valued by both governments and communities in developing nations.

Furthermore, businesses understand they cannot thrive in failing societies, and philanthropy is viewed as the most direct way to boost the prospects of the communities in which they do business. And finally, developing countries prioritize philanthropy because they are still at an early stage of maturity in CSR, sometimes even equating CSR and philanthropy. In contrast, developed countries have shifted their focus to adopting the more embedded approaches now common in developed countries.

Despite the widespread interest in and emphasis placed on corporate social responsibility (CSR), CSR in India is still predominantly a voluntary endeavor in which corporations contribute to the betterment of their surrounding communities and society at large. The growth of CSR in India can be traced over different decades (see fig 3).

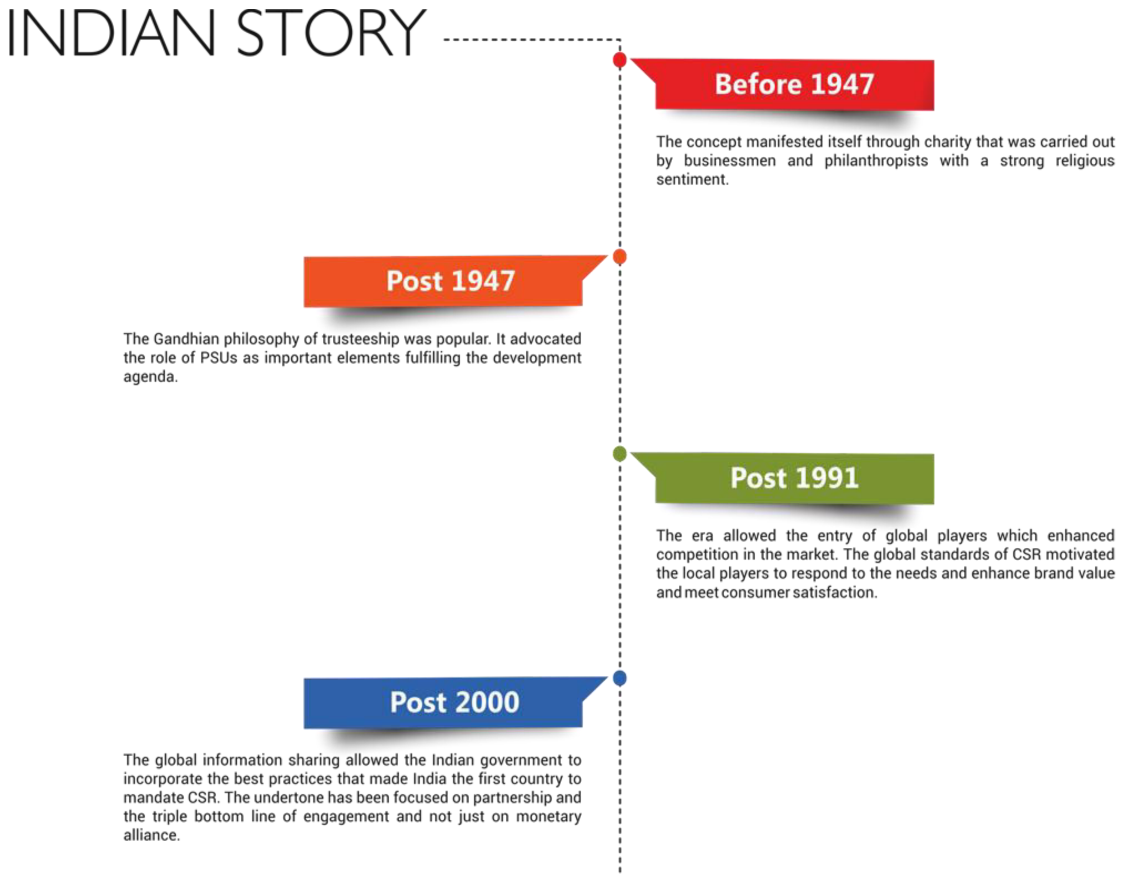

Fig 3 (Source: http://www.fiinovation.co.in/corporate-social-responsibility/)

However, companies have still committed to CSR as a business concept, despite the fact that no laws recognize or enforce this particular interpretation of CSR till the enactment of the companies Act, 2013 which mandated CSR for companies fulfilling certain criteria as provided.

Companies Act, 2013 concedes CSR under section 135. As provided under section 135(1):

'Every company having net worth of rupees five hundred crore or more, or turnover of rupees one thousand crore or more or a net profit of rupees five crore or more during any financial year shall constitute a Corporate Social Responsibility Committee of the Board consisting of three or more directors, out of which at least one director shall be an independent director.'

Section 135(1) of the Act commences with the words *'Every company...'* and thus applies to section 8 companies as well. Even if the company has not completed three financial years since its incorporation, but it satisfies any of the criteria mentioned in section 135(1), the CSR provisions including the spending of at least two percent of the average net profits made during immediately preceding financial year(s) are applicable.

There have been various amendments in the act since 2013 and with these amendments, there were changes in the laws regulating CSR also. In the 2019 amendment, non-compliance with section 135 was made a punishable offense but the same was recognized as a non-penal act in the 2020 amendment of the Act by the MCA.

With these changes in the section, it is important to note that though a provision in the Indian law has been made but still somewhere an effective implementation is a challenge.

Business and Human Rights (BHR)

The last 25 years have seen a rise in public discussion about the importance of corporate, environmental, and social responsibility in building a sustainable economy. There were only about 7,000 MNCs in operation in 1970. (TNCs). By 1994, there were 37,00 transnational corporations (TNCs) with more than 200 thousand branches around

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the world. ' The number of non-equity links between domestic corporations and their overseas subsidiaries, affiliates, and partners is in the hundreds of thousands.

Leaders in the business world have historically defined the acceptable parameters of CSR and sought to exert positive control over the concept. This does not meet the criteria for appropriate behavior. These leaders have taken power into their own hands despite the fact that the corporate entity owes its very existence to a vastly larger community; specifically, to societal structure as a whole.

Furthermore, the current practical reality reveals that the actual behavior of some multinational corporations is becoming more respectful of the rights of nonshareholders, despite the fact that the traditional corporate social responsibility norm does not require this behavior. Multinational corporations act as if their stakeholders are more than just shareholders, and this shift reflects a growing awareness of the collective agency that exists beyond the individual.

For example, both Nike and Wal-Mart have implemented codes of conduct that express concern for the legal protection of workers in developing countries. What is causing this disparity in perceptions of corporate social responsibility? It's a shift in outlook that's more in line with Eastern and Southern standards, and it's reflected in the development of human rights norms.

Notably, as human-rights norms become universal rather than merely Western and Northern-dominated, they are taking on a more communal character. Some individual rights have broader implications for society as a whole, and some of the most recently articulated rights actually belong to a group rather than an individual. The emerging norms on human rights are strengthened as multinational corporations' actions become consistent with those norms. In addition, considering that the norms regarding human rights are developed via an unstructured and loose process that is analogous to democracy, these norms and the behavior that is consistent with them acquire the type of legitimacy that is afforded to conclusions that have been democratically approved. A reflected legitimacy is being accorded to that behavior by the increasingly collective human rights norms, which coincide with the beginning of corporate behavior that recognizes the rights of a collective whose individuals are relatively powerless.

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The new concept of corporate social responsibility is based on the will of a community much larger than the narrow commercial-corporate arena in which corporations are traditionally thought to operate, and it describes the convergence of actual behavior and human-rights norms. ' In addition, as a result of developments in human rights law, both individuals and states are gaining rights, which means that this particular manifestation of corporate social responsibility is becoming increasingly enforceable.

Along with this significant economic influence comes a significant amount of responsibility. It is reasonable to expect that multinational corporations will uphold fundamental human rights. However, multinational corporations "enjoy de facto immunity that protects them against... challenges." To pursue a multi-national corporation for civil liability, an individual must do so "either in the corporation's country of origin or in its host country." In light of this, in June 2011, the United Nations Human Rights Council unanimously endorsed the United Nations Guiding Principles on Business and Human Rights (UNGP) presented to it by the Special Representative of the United Nations Secretary-General, Professor John Ruggie, in an effort to broaden regulation of multinational corporations, to heighten standards at the corporate level, and to facilitate easier access to remedies for victims of human rights violations by these types of corporations. This was done in an effort to broaden regulation of multinational corporations, to heighten standards at the corporate level, and to facilitate easier access to remedies for victims of human rights violations by these types of corporations.

This move established the Guiding Principles as the global standard of practice that is now expected of all States and businesses with regard to business and human rights. While they do not by themselves constitute a legally binding document, the Guiding Principles elaborate on the implications of existing standards and practices for States and businesses, and include points covered variously in international and domestic law.

These guiding principles released by the United Nations Office of the High Commissioner state that

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- Business enterprises should respect human rights. This means that they should avoid infringing on the human rights of others and should address adverse human rights impacts with which they are involved;
- The responsibility of business enterprises to respect human rights refers to internationally recognized human rights – understood, at a minimum, as those expressed in the International Bill of Human Rights and the principles concerning fundamental rights set out in the International Labour Organization's Declaration on Fundamental Principles and Rights at Work.
- The responsibility to respect human rights requires that business enterprises:

(a) Avoid causing or contributing to adverse human rights impacts through their own activities, and address such impacts when they occur;

(b) Seek to prevent or mitigate adverse human rights impacts that are directly linked to their operations, products or services by their business relationships, even if they have not contributed to those impacts.

- The responsibility of business enterprises to respect human rights applies to all enterprises regardless of their size, sector, operational context, ownership and structure. Nevertheless, the scale and complexity of the means through which enterprises meet that responsibility may vary according to these factors and with the severity of the enterprise's adverse human rights impacts.
- In order to meet their responsibility to respect human rights, business enterprises should have in place policies and processes appropriate to their size and circumstances, including:

(a) A policy commitment to meet their responsibility to respect human rights;

(b) A human rights due diligence process to identify, prevent, mitigate and account for how they address their impacts on human rights;

(c) Processes to enable the remediation of any adverse human rights impacts they cause or to which they contribute.

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The UN Norms are important because they indicate a deviation in the paradigms "that have to date dominated the discourse of corporate social responsibility"' and have led to insufficient oversight of corporate behaviour that violates human rights. Several factors make the principles the most encouraging set of human rights guidelines for transnational corporations.

For example, rather than focusing solely on labour and/or environmental rights, the United Nations Norms make an effort to compile a comprehensive list of obligations pertaining to human rights. Other than the generic obligation "to respect, ensure respect for, prevent abuse of, and promote human rights recognized in international and national law," consumer and environmental protection, as well as the rights to equal treatment and non-discrimination, personal safety, workers' rights, respect for national sovereignty, and human rights are all spelled out in detail. In light of another provision in paragraph 23, which states that a reference to "international human rights" in the UN Norms includes all civil, cultural, economic, political, and social rights, the general obligation to respect "international human rights" becomes a potent provision.

The fact that there is a push to create human rights norms that are "specifically" aimed at TNCs indicates that the current state-focused international regulatory regime has some loopholes. Therefore, the UN Norms go beyond simply stating the already-existing; they not only set forth obligations that are directed clearly and specifically at TNCs but also specify the procedures for putting those obligations into effect. Since there are a variety of ways in which transnational corporations (TNCs) can violate human rights, it is not enough to draught obligations in conventional "negative" terms (i.e., that TNCs should/shall not violate human rights). The UN Norms attempt to address this issue by imposing "positive" obligations on TNCs. Multinational corporations (MNCs) must not only avoid being complicit in or profiting from human rights abuses but also "use their influence to promote and ensure respect for human rights."

The Indian government also recognized the importance of UNGPs hence in support of same in July 2011, the Indian government issued the National Voluntary Guidelines (NVGs) on Social, Environmental and Economic Responsibilities of Business

(Guidelines). The Guidelines were a refinement of the Corporate Social Responsibility Guidelines issued in December 2009. Businesses are urged to take on a more responsible role in society as a whole by the Guidelines, with the goal that their actions will contribute to long-term prosperity. As a result, the term "Responsible Business" is used in place of "Corporate Social Responsibility" (CSR) in the Guidelines. This is due to the fact that the term "Responsible Business" encompasses the restricted range of application and understanding of the term "CSR."

Further in 2018, Government modified NVGs and adopted e National Guidelines on Responsible Business Conduct (NGRBC). In contrast to the NVGs, which only alluded to the importance of the governance structure and company leadership in ensuring the adoption and review of the guidelines, the NGRBC has gone further by making it the duty and responsibility of the highest governance structure of the business to monitor the implementation and adherence to these guidelines. While the Board serves as the highest level of governance in corporations and companies, it is assumed in the current context that the owner(s), partner(s), and/or any other structure responsible for the highest level of decision-making and governance functions in the business will be responsible for adopting the NGRBC in proprietorships, partnerships, and other types of business. The main goal of the revision is to incorporate significant changes that have taken place in the sustainable development agenda and the field of business responsibility since the NVGs were first published in 2011.

CONCLUSION

Corporate social responsibility, as well as business and human rights, have been emerging at their respective rates on a global and national scale. Both concepts are important and play a role in the efficient operation of the corporate sector. Whereas CSR states that corporations must contribute to society after making a profit from their business, BHR states that corporations should take care of society and human rights while making a profit, i.e. while doing business. To summarise, both concepts, CSR and BHR, should go hand in hand for effective corporate governance. Not only can good governance be achieved by showing concern for human rights while conducting business, but it can also be improved by making a contribution of some kind after profits have been earned.

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 ISBN: 978-81-959870-8-5

NEUROMARKETING AND ITS PERTINENCE IN CONSUMER BEHAVIOUR: AN INDIAN PERSPECTIVE

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ABSTRACT

The main objective of this article is to briefly discuss the evolution of neuromarketing and its applicability in consumer behavior, utilizing diverse neuromarketing technologies like fMRI, EEG, and MEG. This chapter offers recommendations for integrating neuromarketing into various organizational functions, such as brand management, adverts, connectivity, product design, and decision-making, utilizing data mining, machine intelligence, online networks, advanced analytics, satellite communications, virtual reality and augmented worlds. This research article describes the prospects of neuromarketing utilizing the most current technological advancement to understand the client thought in order to quickly develop various neurostrategy for the organisation.

1. INTRODUCTION

Academic circles are embracing the idea that "the mind is exactly what the brain does," particularly in the popular field of neuroscience. The usual methods for forecasting people's behavior are not particularly reliable, so researchers are looking beyond them for new and better approaches. The results of neuroscientific research have met this demand. It is based on the hypothesis that the superior center of a brain works as the hub of human behavior, which is a complicated task with a neurological foundation.

Francis Crick, a Nobel Prize winner, referred to neuromarketing as the 'astounding hypothesis, which holds that all human feelings, thoughts, and behavior patterns awareness itself—are merely the product of brain activity'. The introduction of neuroscience and cognitive science to marketing is known as neuromarketing. The discipline of marketing has recently been introduced to neuromarketing, which aids in consumer behavior research and helps marketers develop better marketing tactics,

 ISBN: 978-81-959870-8-5

particularly in the areas of selling and promoting. It is first emerged and adopted in the year 2002 by the advertising and marketing professionals. Neuromarketing employs such powerful techniques that directly aid in mind-probing without necessitating the consumer's cooperation in any way.

Globally, neuroscience has advanced significantly in recent decades. However, it has not yet moved quickly into the field of marketing, primarily due to a lack of qualified researchers in the area. The human brain manages many functions on an unconscious level, and it is a truth that the brain also engages in consumer behavior. The interrelationship between a customer's wants, needs, inner ecological components, and outer ecological components assumes a key role in the customer's basic decision-making process. It has been proved that for segmentation, targeting, and positioning (STP) and developing various marketing engagement strategies for the long-term sustainability of a business, it is important for an organisation to understand the psychological processes of the human brain.

With the help of neuroscience, it is now possible to innate in the cognitive, sensorimotor, and affecting response regarding how a customer used to select a product or service with the help of strategizing various marketing activities. Today's marketing professionals spend a lot of money in the field of advertisement to capture the mind of the customers and know the facts to live in their subconscious mind. Beyond conventional tactics, neuromarketing seeks data and knowledge about the customer, and it is able to anticipate consumer preferences and behavior (Boksem, 2015). Neuromarketing now employs a wide range of methods. Beyond conventional tactics, neuromarketing seeks data and knowledge about the customer, and it is able to anticipate consumer preferences and behaviour (Boksem, 2015). Neuromarketing now employs a wide range of methods.

According to neuromarketing, both emotional and logical reasoning coexist. Similar to how neuroscience aids in learning about the composition and operation of the brain. Before purchasing a certain product, a customer uses a number of neuromarketing techniques that are connected to the neuroscience of decision-making, logic, memory, and emotion. Even if the connections between neuromarketing and the application of

 ISBN: 978-81-959870-8-5

neuroscience to the consumer have been discussed in writing, there is still a whole y are still only slightly unique. Consumer neuroscience will typically refer to academic work that combines neuroscience, brain research, and science to shed light on rationally organized human behaviour (Harrell, 2019). Though neuromarketing is fundamentally centered on the push to assemble shopper interest for the products and enterprises given by the customers, psychological neuroscientists, in association with social advertising analysts, frequently look to diminish destructive utilization rehearses (Plassmann H. R., 2012). The company benefits from neuromarketing since it develops brand positioning and loyalty. Emotions draw people's attention, which might result in either the customers being satisfied or not. The phenomenon that results in customer happiness or discontent only lasts for a brief period of time because, according to numerous surveys, even satisfied customers tend to leave and those who do may return later.

Neuromarketing assists in reducing marketing-related failures and positively boosting marketing success. Today, a lot of money is spent on advertising initiatives. In order to determine which area of the brain is responding or active while watching an advertisement, it will enable marketing professionals to scan the brain. If the brain is not receptive, the advertisement fails the test. The term "neuromania," which describes human consciousness, will be changed to "action neuroscience," which looks at action. In any case, a variety of new domains are being tied to how neuroscience studies methods. (Tallis, 2011), for example, neuroaesthetics, neurotheology, neurolaw, neuroeconomics, and neuroeducation to give some examples. These novel familiarities have developed into the business world, where associations offer assessments and predictions of consumer behaviour based on imagined responses to advancements. In the business sector, there is a lot of demand on managers and executives to figure out what influences customers' behaviour and attitude. (M.Y.-T. & Cheng, 2018).

2. NEURO-SCIENTIFIC METHODOLOGIES

Neuromarketing typically measures brain activity and other physiological signals. There are also tools for measuring physiological proxies for brain activity. The primary objective of adopting neuromarketing approaches is to recognize and gather distinct consumer responses to marketing activity. (Kumlehn, 2011).

These scientific techniques should provide accurate information on how the brain functions. The main benefit of choosing those strategies is that they enable the collection of some unconscious data without the respondents' interference. However, it is important to keep in mind that neuromarketing measurement typically occurs in an artificial setting, which could lead to biased results in this case.

Source: What is Neuromarketing? Definition & Examples (techtarget.com)

- **Biometrics**

The use of non-verbal measures and traditional research methods, such as interviewing subjects about their thoughts and feelings, are made easier by biometrics for marketing researchers. In order to understand how consumers process and unconsciously react to messaging and overall branding, researchers might employ biometrics. Unconscious or subliminal reactions to marketing media are recorded by biometrics. The advantages of using biometrics in neuromarketing should be regularly weighed against relevant practical concerns, such as cost, equipment accessibility, subject matter knowledge, and participant intrusion.

- **Electroencephalography (EEG)**

This device's objective is to monitor alterations in brain electrical stimulation. It offers precise and reliable information regarding how the individual brain functions and is readily available. Due to its greater temporal resolution, electroencephalography offers significantly more in-depth diagnostic insights than GSR or facial coding. Additionally, it offers a wider range of measures for quantifying fatigue. Researchers can determine which brain regions are engaged while participants are executing a task or responding to stimuli, and it assesses attention, engagement, and effort.

- **Eye Tracking**

Another type of external reaction that can reveal information about the internal activity of the brain is eye tracking. This technique is both very easy and quite old in the world. These days, this procedure is computer-controlled and has a wider range of possibilities (Postma, 2012). This approach is simple to comprehend and use in a variety of marketing initiatives.

	fMRI (functional magnetic resonance imaging)	**EEG (electro-encephalogram)**	**Eye tracking: gaze**	**Eye tracking: pupilometry**	**Biometrics**	**Facial coding**
How it works	detects blood flow in the brain associated with increased neural activity	records electrical signals on the scalp from neurons inside the brain	detects exactly where subjects direct their gaze	measures whether subjects' pupils are dilated	measures skin conductance, heart rate, and respiration	identifies facial expressions
What it reveals about consumers	• detailed emotional responses • level of engagement • recall	• level of engagement • recall	• what grabs their attention • what confuses them • speed of recognition	• level of engagement	• level of engagement • whether their response is positive or negative	• general emotional response: happiness, surprise, fear, and so on
Uses	• set pricing • improve branding	• improve ads and branding	• improve website design, ads, and packaging		• improve ad content	
Pros and cons	• most expensive and invasive method • less detailed than EEG but considered the gold standard for measuring specific emotions • must be performed in a lab	• more expensive and invasive than many other methods • not as precise as fMRI, but can measure changes over smaller increments of time	• relatively inexpensive and easy to administer • best used in conjunction with biometrics • does not measure emotions		• best used in conjunction with other methods, such as eye tracking	• relatively inexpensive

Source: Neuromarketing: What You Need to Know (hbr.org)

- **Facial coding**

In this particular type of body language, human emotions are connected to systematized facial expressions. It's a component of body language. In this technique, human face expressions are systematized and can be linked to emotion. Dan Hill has been able to link the seven fundamental human emotions with the 24 different types of muscle movements. This technique is applicable to all countries because, according to the researcher mentioned above, facial expressions are consistent across all cultures. (Postma, 2012).

- **fMRI – Functional Magnetic Response**

It is an anatomic representation of the brain with the help of a magnet (Postma, 2012). It can measure the oxygen level of the blood when there are any activities stimulated (Ariely D. &., 2010). The importance of this function is significant nowadays because of the identification of some neurons to particular activities of the brain (Postma, 2012). Though the neural systems are highly complex but are possible to understand by advanced technology (Kumlehn, 2011).

- **MEG - Magnetoencephalography**

It uses local voltage fluctuations and is a non-invasive approach similar to EEG for determining the neural activity of the human brain. Neurosurgery also employs this technique to pinpoint the recreation However, MEG has superior spatial resolution than the EEG approach, and both methods are good and have outstanding time resolution (Morin, 2011). However, everyone should be aware that both fMRI technology and EEG are very price-sensitive (Morin, 2011).

3. EXAMPLES OF NEUROMARKETING

As to illustrate on neuromarketing one of the famous beverages-soft drinks named “Pepsi and coca cola”. These two beverages are identical, but what helps consumers choose between them is their brand preferences, which are influenced by neuromarketing. Researchers discovered that despite the similarities between these two products, consumers nevertheless tended to favor one over the other. Researchers concluded from the findings that consumers liked coke and were more influenced by the brand's reputation than by its flavor. Emotions and memory play a crucial part in sustaining brand loyalty. Another typical instance of a neuromarketing study was unveiled, when Daimler-Chrysler displayed images that analyzed how people see their cars. Everyone was astonished by the results. Because the grills and headlights resemble faces, which the brain interprets remarkably well, they attract attention. Therefore, the outcome will be crucial for Daimler in creating their future models as well as the contour of the grill and headlamps. Some individuals felt an emotional pull toward sports cars.

Frito-Lay is another well-known example where they used neuromarketing in both their TV commercials and package designs. A few years ago, they tested the product design before launching it in the potato chip market, and the findings yielded some crucial information. They discovered that glossy bags with pictures of chips induced negative emotions as opposed to bags with a matte design. In-depth interviews and these conclusions finally resulted in changes to color, typography, imagery, etc. After that, store shelves were devoid of shiny Frito-Lay bags.

Hyundai's prototype tests are another well-known example of how neuromarketing has been used in design. Hyundai used EEG technology to assess designs. Hyundai used the EEG while allowing customers to test drive car prototypes to identify consumer preferences and the types of stimuli that influence buying behaviour. In response to the findings, Hyundai later made some exterior design modifications.

4. ADVANTAGES OF NEUROMARKETING

- **Discover fresh viewpoints**

Creatives and marketers benefit greatly from new ideas and perspectives. These are offered by neuromarketing because it has a totally different viewpoint from traditional research and is able to quantify the more subtle effects of designs (like print advertisements) and videos (like TV and web advertisements) on viewers' attention, emotions, and memory responses.

- **Uncover emotional and non-conscious responses**

On an average day, most of us go through a journey of different emotions which can influence our behaviour, such as what we choose to buy. In contrast to simply asking

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questions, neuromarketing techniques frequently assist in identifying the factors that lead to these emotional reactions.

- **Put measurements onto common scales**

There will be a lot of variance in how consumers express their emotions or in the amount attention they perceive an advertisement evoked, even when it is possible for them to do so intentionally. By attempting to contrast findings across cultures, where there are greater variations due to cultural expression variances, the issue is further complicated.

- **Measure fleeting reactions that people can't remember**

Neuro metrics can record reactions in real time, moment by moment, while examining encounters that change over time, like watching a TV commercial. Not only does this provide helpful diagnostic data on how to improve ad editing, but obtaining this information using conventional question-based techniques would be extremely difficult, if not impossible.

- **Measure priming effects**

Every time we glance towards something, whether it is a sign, a logo, or a product, it prompts a number of related thoughts in our heads. This result is known as priming by neuroscientists. The phenomenon of priming is significant in applied neuromarketing. It is a strange, intricate process that has a big influence on our behaviour. It is a process driven by the subconscious mind. Without meaning to, the first thing we are confronted with influences how we react to the second.

- **Can be scaled-up**

There are a limited number of people a market researcher can interview, even if they can often circumvent some of these problems by asking thoughtful questions and interpreting what people say. Organizations can scale up neuromarketing research approaches, frequently globally, employing comparable methods and achieving equivalent findings.

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5. LIMITATIONS AND CHALLENGES OF NEUROMARKETING

The field of neuromarketing is just 20–30 years old, which is fairly young when compared to other scientific fields, with the earliest studies being discovered in the 1990s. The fact that neuromarketing is a combination of these two still-emerging fields makes it only inevitable that there is still a plethora of limitations and challenges. Some of them are listed below:

- **Bias in the results**

The majority of the knowledge in the topic is written by academics who are employed by neuromarketing businesses or by these businesses themselves. The conclusions may therefore be skewed in favor of the businesses themselves, endangering their trustworthiness. The lack of diverse, unbiased information is a result of the high expenses, which prevent researchers from designing their own tests without corporate sponsorship.

- **Complexity and variability in analysis**

A certain level of assurance is desirable in marketing. But there is a whole lot of variability in the results shown as what is relevant to one individual could not be applicable to another. Statistics are used extensively in brain research. Depending on the approach, different procedures can produce results that are more or less significant. There is a lot more grey area than what might first appear because of the level of diversity in the study, and there is a lot of possibility for bias from the businesses running the particular studies.

- **Environments in experiments matter**

The moment and the situation in which an individual receives marketing stimuli also cause the stimuli to be processed differently. The experimental environment affects a study's results. The environment in which you conduct experiments that are focused on stimulus response also influences the response. Numerous of you may be aware that neuromarketing study frequently takes place in a laboratory setting, which is very dissimilar from the real world.

- **The cost of research**

This is an obvious fact that you need to be well-equipped with the appropriate technology tools and people in order to properly delve deep into the brain and comprehend every complex reaction. Unfortunately, most of the technology used in brain research is extremely expensive

Running a neuroscience experiment on the brain is a difficult task which calls for a lot of technical knowledge. Not just operating cost, knowing how to organize and arrange the data afterward is also extremely important. Finding the ideal individual to oversee and support these technologies can be challenging given this situation.

- **The ever-evolving world**

More data has been produced recently than at any other time in human history. It is only a matter of time before marketers and neuroscientists have a pool of data to draw from with so much unfathomably vast data to mine from and more being created every day, hour, and minute.

6. NEUROMARKETING TRENDS

- **Neuromarketing and Big Data Analysis**

Big data in neuromarketing is shifting from the state "What is it?" to "What can be done with it?" Neuromarketing and big data both depend on technology. Both area have the potential to be the "next big thing," as they are two of the most cutting-edge methods for conducting market research. As experts in neuromarketing, we are compelled to understand better the huge untapped potential prospective of big data and how it relates to, replaces, or complements neuromarketing. This resemblance, the fact that while both fields are seen as "the next big thing," enabling access to the critical data - driven insights with respect to the customers, the substantial competitive advantage. In light of the fact that big data initiatives and neuromarketing projects will progressively compete for the same innovation funding. (Big Data vs. Neuromarketing - NMSBA)

More terabytes of data can be gathered using neuromarketing strategies like expression coding and eye tracking, which can then be analyzed to help businesses make better decisions. (Steffen & Philipp, 2016)

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- **Neuromarketing and Machine Learning**

In the realm of neuromarketing, ML has immense promise—not just theoretically, but also practically. In relation to the structure of the human brain and behaviour, machine learning can develop a broad hypothesis and prove it. Machine learning will realize the immense potential it has for understanding the consumer brain when it is used properly and hypothesis-driven predictions are confirmed.

- **Neuromarketing and Artificial Intelligence (AI)**

The development of the AI algorithm will profit from analysis of neuromarketing, and the potential of the combination looks bright. The neuromarketing techniques aid in understanding a consumer's emotional response to marketing stimuli and aid in establishing reliable, impartial consumer judgement (Ritty&.,Reena 2016). Consumer cognitive processes assist AI in recording facial expressions and emotions as well as drawing conclusions from the information provided by brain pulses. Etzold, Braun, and Wanner (2019). The advancement of AI in conjunction with the neuromarketing tool can comprehend the thoughts of the consumer. The goal of neuroscience is to replicate brain dynamics in order to understand how the internal workings of the brain operate, making it easier to comprehend how species behave (Sandberg, 2008). It's critical to take into account the nature of AR and how exposure to particular visual stimuli may both engage people and require them to make an attempt at adaptation that may alter their sensitivity and sensory perception (Baldassi et al., 2018). As a result, neuromarketing becomes a crucial component of how consumers react to AR research.

- **Neuromarketing and Remote Sensing**

The term "remote sensing" refers to the use of a variety of technologies to gather data from an object, entity, behaviour, or phenomenon while separated from it in time or place (Lillesand, Keifer, & Chipman, 2015). Regardless of the fact that distance, however defined, typically constitutes a risk to the accuracy, precision, and dependability of the data that would have been collected if a more straightforward, or less remote, method of monitoring or evaluation were available at an affordable price (Farah, 2012; Mingers, 2006; Pickles, 1995), the use of these techniques is widespread and expanding. Neuromarketers can utilize the additional information they learn from experiments and analytics to influence consumer behaviour in ways that minimize rather than enhance their prospects for success in life (Murphy et al., 2008, p. 299; Popescu & Baruh, 2017).

- **Neuromarketing, and Virtual Reality (VR)**

Numerous business choices are already being influenced by the usage of AR and VR in conjunction with neuromarketing in the present. It is employed in the packaging sector to assess the organization's various packaging design possibilities. The decision of which packaging solutions clients would prefer is particularly expensive and high risk in the beginning phase, when consumer packaged goods companies offer the concerned company many possibilities (RGD, 2019). The cost of choosing the ideal product package will be reduced by using AR and VR with the aid of neuromarketing technologies, and accuracy will be very high.

- **Neuromarketing and Social Media**

Research have shown that by sticking to the opinions of your target audience, social media platforms may be used to increase the reach of your business. Eventually, this will boost website traffic as well as conversion rates so you can see a sufficient return on our time, investment, and effort. It could seem like an easy undertaking, but if you try to capitalize on your marketing zeal without understanding the pressing need to gather original concepts and ideas to astound the audience using your skillful "wow" factor, you risk failing. You'll get stuck trying to apply the same old tactics to the current paradigm, which will reflect poorly on your business.

Neuromarketing has been modified in accordance with the economic value brought about by the use of its effectiveness in social media marketing, similar to any other scientific subject. The study provides the means to precisely pinpoint the requirements and tastes of your intended market. That prompts them to make a decision unconsciously as they go through your profile.

A neuromarketing tool can provide information on sentiment analysis, which can provide customer opinion based on the response to words published in an advertisement, with the aid of EEG (Kumar, Yadava, & Roy, 2019). EEG, a neuromarketing technique, has the capacity to assess the success of various customer

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marketing communications (Bastiaansen, Straatma, Driessen, Mitas, Stekelenburg, & Wang, 2018).

- **Neuromarketing and Strategy**

Neuroscience enables us to investigate each group in greater depth and segment the market using more reliable criteria (Braidot, 2005, p. 217). Research utilizing neuroimaging techniques shed light on how consumers react in real time to a particular stimuli.

In a market that is becoming more and more crowded, neuromarketing offers a significant competitive edge (Pradeep, 2010, p. 5). Regrettably, the out-of-date and inadequate feedback has consequences that hinder corporate growth and erode the chance to compete in global marketplaces. Because there hasn't been much local study, there isn't much data to compare to international research and cultural factors that might affect customer behavior. As a result, how you approach business challenges rather than the method itself is at the core of the relationship between neuroscience and business. A neuroscientific approach to marketing research, key organizational issues, and decisions is extremely likely to result in an improved understanding of why people behave or react in certain ways, which will lead to a means to more precisely forecast customer behavior.

The researcher may utilize a distinct strategic management model along with cognitive neuroscience methods to address the latent decision-making in the customer mind. But because organization neuroscience examines organizational phenomena as a whole, there will be a variation in the way cause and effect interaction.

7. CONCLUSION

One of the newest fields in marketing is neuromarketing. It can provide analytical data on consumer behaviour, enabling us to design products and services which will satiate consumers. Previously thought to be impossible, information systems, data storage, and analysis with scientific theory have produced the ideal conditions for neuromarketing and consumer neuroscience. Understanding neuromarketing will provide marketers access to consumers' minds and help them better understand their behaviour.

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A variety of interdisciplinary research teams working on this topic all across the world are adept at addressing the various difficulties. This field is also evolving like a strong academic subject, and more and more articles are coming up in different neuroscience or marketing journal. Neuromarketing is currently highly adept at handling criticism, and in the future, it will establish itself as a solid scientific interdisciplinary field that goes beyond the use of EEG and fMRI without the unethical concern of customer behaviour.

Today's marketers have the opportunity to leverage the most recent results of the consumer survey to develop a lot more effective advertising campaign that motivates consumers to act. The combined use of social media and neuromarketing has enormous potential. Although different marketing areas like advertising, pricing, new product development, branding, decision-making, and communication development have benefited significantly from the deployment of neuromarketing technologies.

KEY DEFINITIONS

- **Neuromarketing** - It is the application of neuroscience and cognitive science to marketing.
- **Neuromania** - The propensity to misinterpret neuropsychology, apply it to areas of life where it has nothing to offer, and adopt an overly simplistic or reductionist perspective of it.
- **Magnetoencephalography** - The analysis of the magnetism that neurons' electrical activity produces. To obtain what is known as magnetic source imaging, it is typically paired with such a magnetic resonance imaging.
- **Priming effects** - When a person is exposed to one stimulus and then responds to another without being aware of the link, this is known as priming or the priming effect.
- **Big Data Analysis** - The often challenging process of analyzing large amounts of data to find information that might assist businesses in making wise decisions about their operations, such as previously unknown patterns, correlations, market trends, and customer preferences, is known as big data analytics.

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ABOUT THE BOOK

Connecting dots lead to more creative contributions in data compilation work. The research papers that are compiled in this book are chosen in such a way that they complement each other for the reader to carry home an holistic understanding of making innovations productive to humanity. This book includes a variety of research ranging from digital banking, economic analysis, social media, Solar appliances primarily based on innovation in the respective fields. The research scholars have contributed knowledge of their respective areas. Through this book, the reader is triggered into a creative thinking process. The book will provide readers with the opportunity to acquire fresh insights. With its carefully chosen topics, the book will appeal to a wide range of readers, including undergraduates, faculty, professionals, males and females. The themes cover Economics, Finance, Technology, National Education Policy (NEP), Commerce etc.

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